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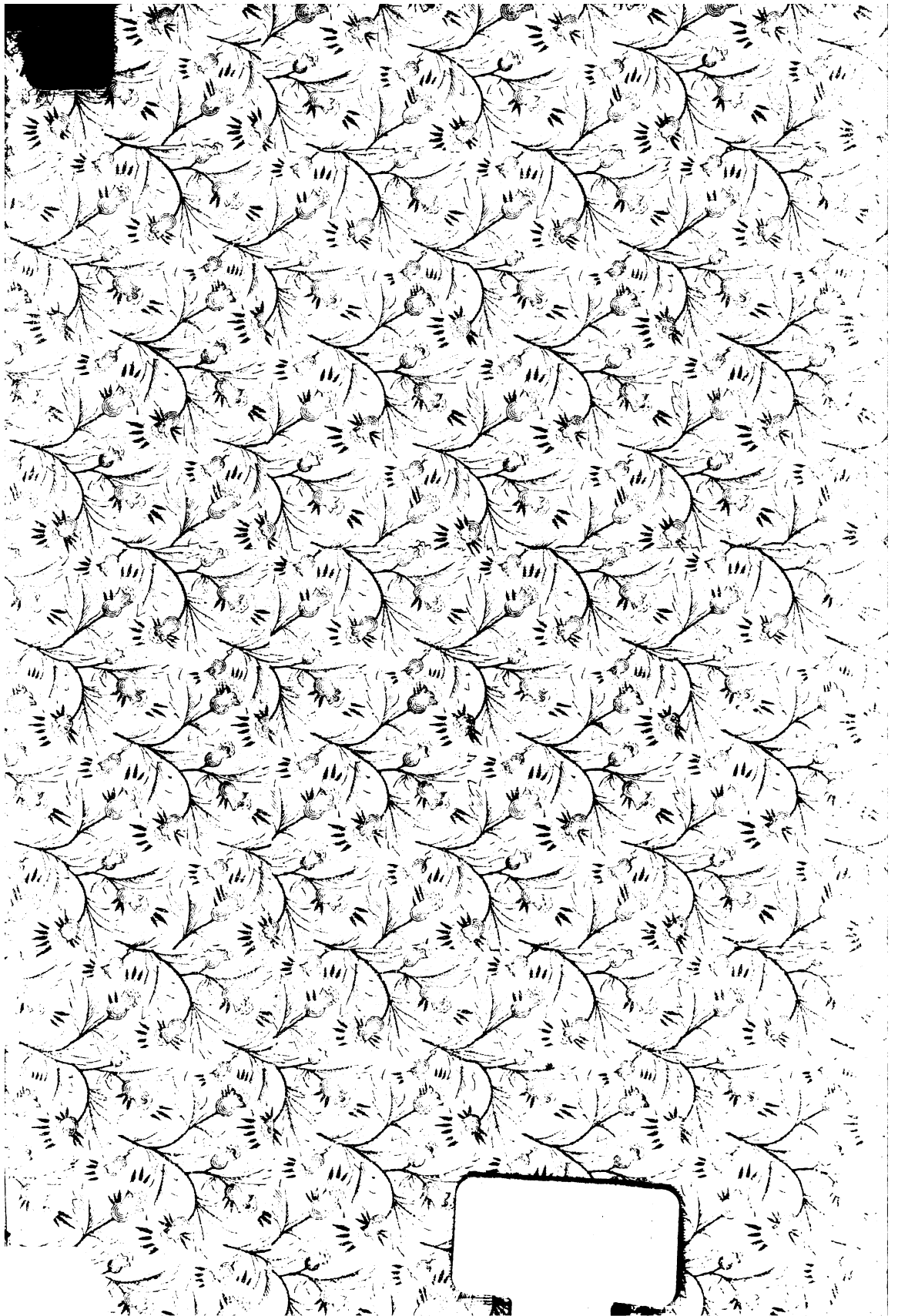
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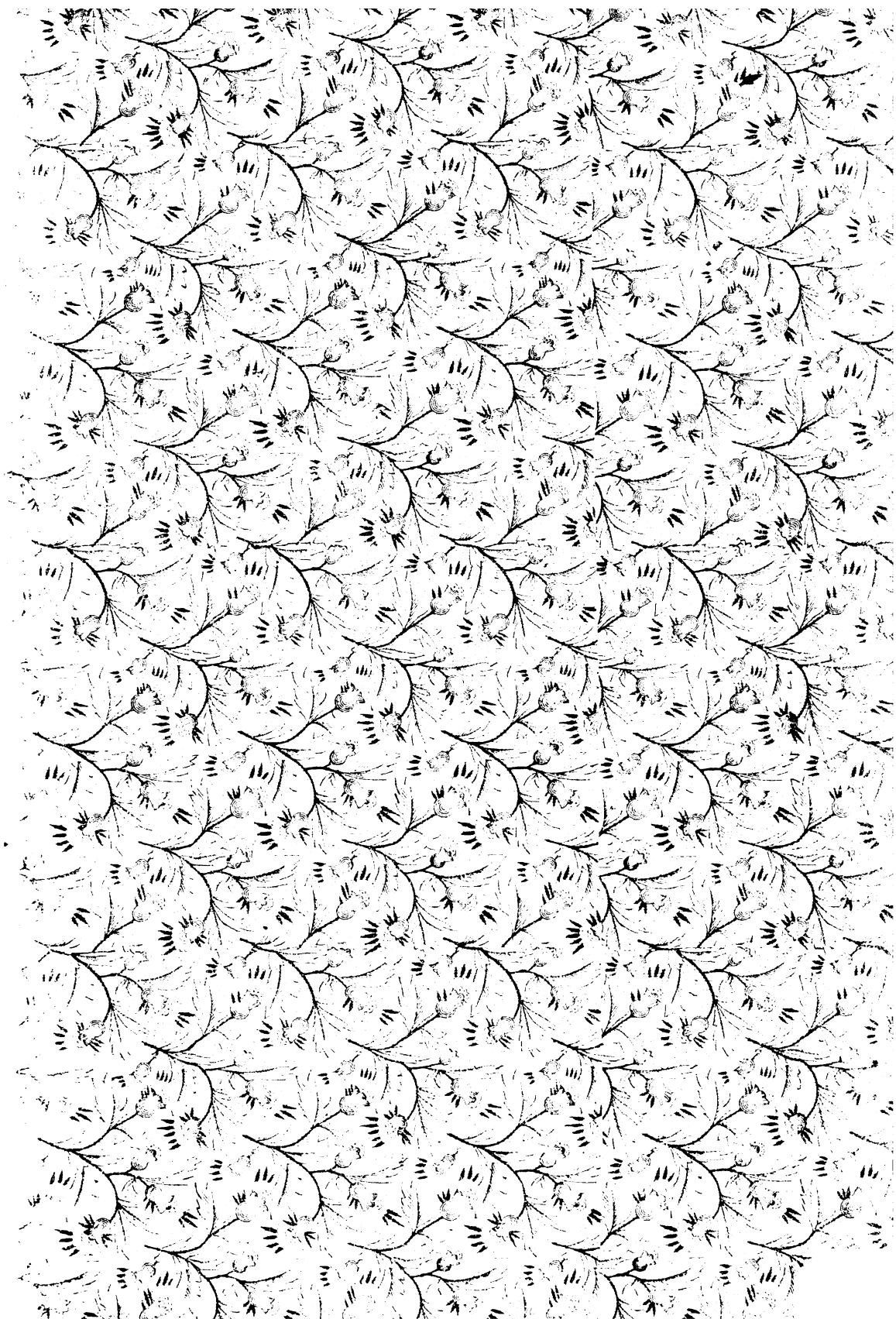
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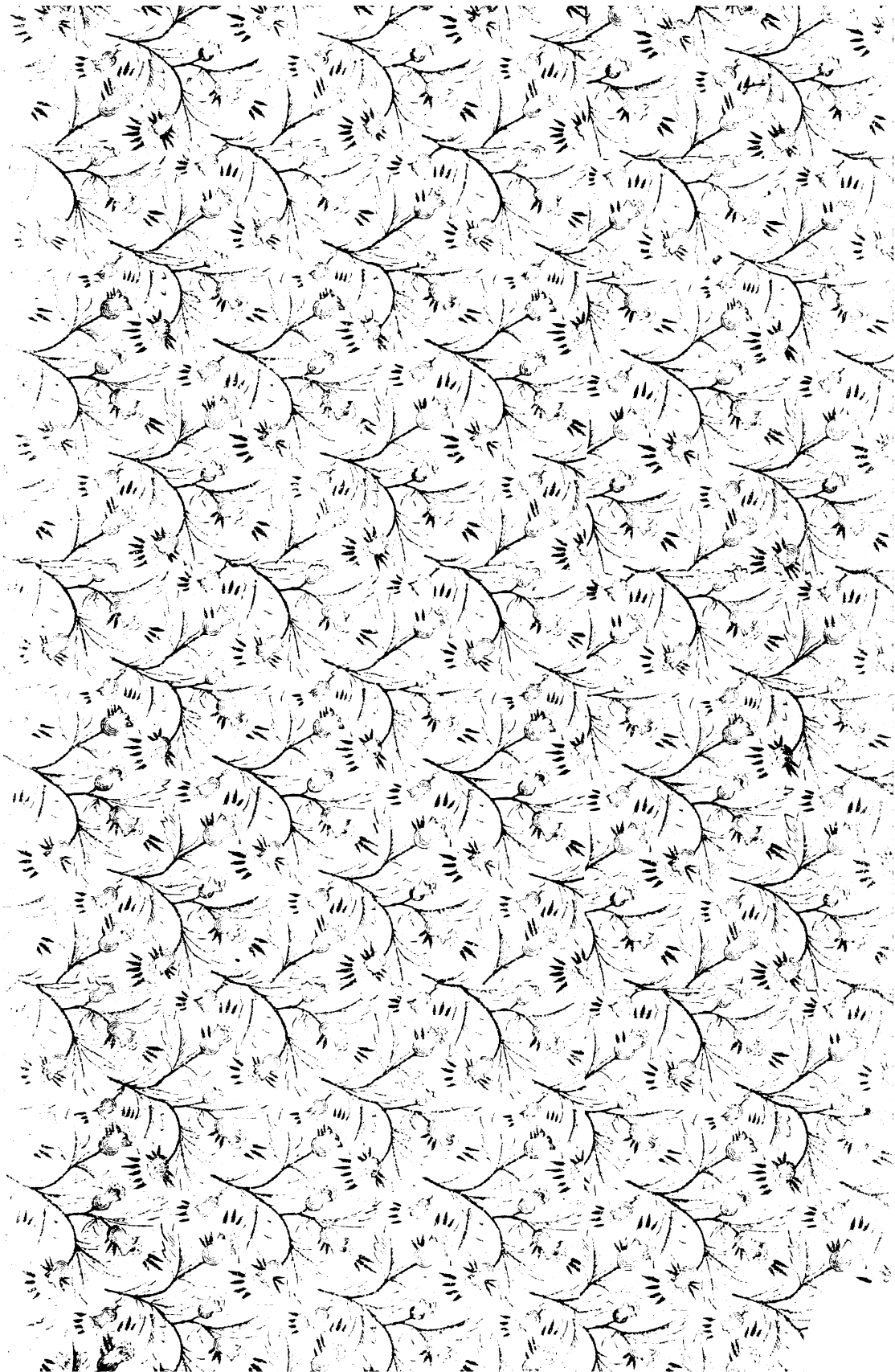
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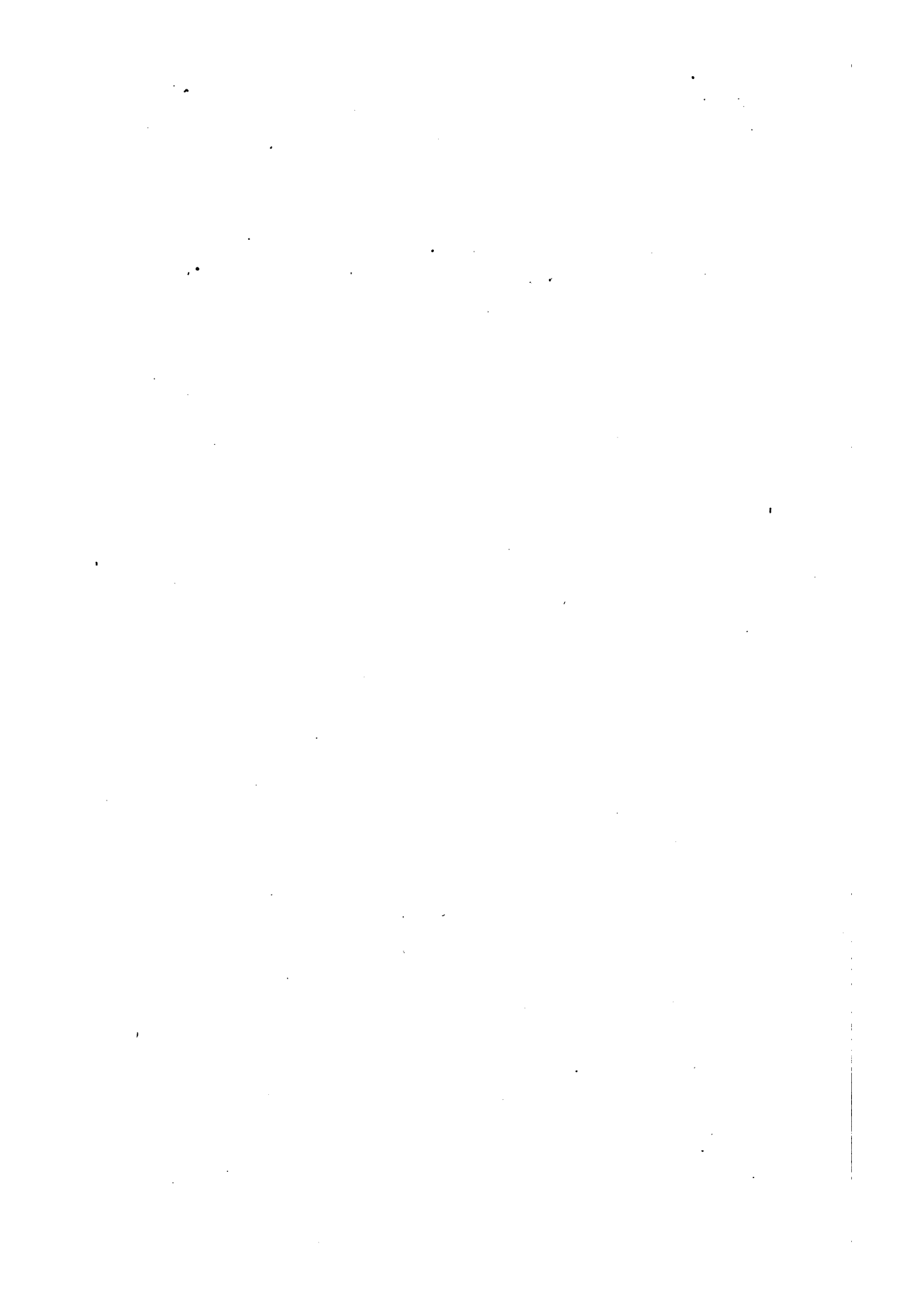










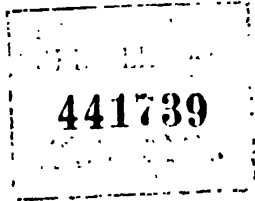


PROCEEDINGS
OF THE
TWENTY-NINTH ANNUAL MEETING
OF THE
FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST.



CHICAGO, ILL., SEPTEMBER 27-28, 1898.

PRINTED BY ORDER OF THE ASSOCIATION.
1898.



KING-FOWLE-McGEE CO.,
PRINTERS AND ENGRAVERS,
342-346 Broadway, MILWAUKEE, Wis.

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"Ex fumo dare lucem."—HOR.

TWENTY-NINTH ANNUAL MEETING
OF THE
FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST.

PRESIDENT.

JOSEPH H. LENEHAN.....CHICAGO, ILL.
Assistant Manager North British & Mercantile Ins. Co.

VICE-PRESIDENT.

JOHN E. DAVIES.....RACINE, WIS.
State Agent Aetna Ins. Co. of Hartford.

TREASURER.

JOSEPH A. KELSEY.....CHICAGO, ILL.
Manager Aachen and Munich Fire Ins. Co.

SECRETARY.

D. S. WAGNER.....CHICAGO, ILL.
Adjuster.

BOARD OF DIRECTORS.

J. H. LENEHAN, Ass't Manager N. B. & M. Ins. Co.....CHICAGO, ILL.
JOHN E. DAVIES, State Agent Aetna, Hartford.....RACINE, WIS.
J. A. KELSEY, Manager Aachen & Munich Ins. Co.....CHICAGO, ILL.
D. S. WAGNER, Adjuster.....CHICAGO, ILL.
GEO. H. MOORE, Asst. Sec'y Liverpool & London & Globe.....CHICAGO, ILL.
S. E. CATE, Spec'l Agt. and Adjr. Delaware and Reliance.....CHICAGO, ILL.
E. V. MUNN, Adjuster.....CHICAGO, ILL.
J. C. GRIFFITHS.....MILWAUKEE, WIS.
A. E. PINKNEY, State Agent Phenix, Brooklyn.....KANSAS CITY, MO.
J. P. SHERIDAN, Sec'y Saginaw Valley F. & M.....SAGINAW, MICH.
R. L. RAYNOLDS, State Agent Connecticut, Hartford.....OMAHA, NEB.
M. W. VAN VALKENBURG, Special Agent L. & L. & G.....TOPEKA, KAN.
JOHN C. INGRAM, Spec'l Agt. and Adjr. German-American.....INDIANAPOLIS, IND.

PROGRAM
OF TWENTY-NINTH ANNUAL MEETING.

FIRST DAY.

OPENING SESSION—9:30 A. M.

Reports of Officers. Election of New Members.
Reports of Standing Committees.

PRESIDENT'S ADDRESS.

ANNUAL ADDRESS—MR. CHARLES JANVIER, President Sun Mutual Insurance Company, New Orleans, La.

PAPER—"Gold Bricks in Fire Insurance," MR. WELLINGTON R. TOWNLEY, St. Louis, Special Agent British America Assurance Company and Western Assurance Co., Toronto, Can.

DISCUSSION.

AFTERNOON SESSION—2:30 O'CLOCK.

PAPER—"The Ethics of the Field," MR. H. H. RASSWEILER, Chicago, State Agt. Insurance Company North America and Philadelphia Underwriters.

DISCUSSION.

PAPER—"Fire Insurance in its Relation to the Public," MR. W. D. VAN DYKE, Milwaukee, Wis.

DISCUSSION.

PAPER—"The Field Man as Seen by the Outsider," MR. F. C. OVIATT, Editor *The Philadelphia Intelligencer*.

DISCUSSION.

SECOND DAY.

MORNING SESSION—9:30 O'CLOCK.

PAPER—"State Associations and the Benefits Derived Therefrom," MR. CHARLES A. REBKIE, Detroit, Mich, Special Agent Detroit F. & M. Insurance Co.

DISCUSSION.

PAPER—"The Country's Great Interests," HON. JAMES H. ECKELS, Chicago, Ex-Comptroller of the Currency, President Commercial National Bank.

DISCUSSION.

PAPER—"Duties and Discretionary Powers of an Insurance Commissioner," HON. WM. A. FRICKE, Insurance Commissioner of Wisconsin.

DISCUSSION.

AFTERNOON SESSION—2:30 O'CLOCK.

PAPER—"Municipal Control of Electrical Hazards," MR. FRANKLIN H. WENTWORTH, of Chicago Electrical Bureau, National Board of Fire Underwriters.

DISCUSSION.

Report of Committees on Deceased Members.
Election of Officers for the Ensuing Year.

A banquet will be held at the Auditorium Hotel at 8 o'clock on the evening of September 28th. Tickets can be procured from the Committee in charge during the meetings, and it is earnestly requested that all of the members of the Association and their friends, including the ladies, arrange to be present.

PROCEEDINGS

OF THE

Twenty-Ninth Annual Meeting of the Fire Underwriters' Association of the Northwest,

Held at the Auditorium Hotel, Chicago, Ill., Sept. 27 and 28, 1898.

FIRST DAY.

OPENING SESSION.

TUESDAY, September 27, 1898.

The meeting was called to order at 10 o'clock a. m., the President, Mr. J. H. Lenehan, in the chair.

Present: D. S. Wagner, Secretary, and the following regular members, viz.:

Abbott W. S.	Bament W. N.	Bloom Nelson A.	Bush Henry W.
Adams Geo. W.	Barnard C. F.	Boning H. E.	Bush J. B.
Affeld Chas. E.	Barnum W. L.	Bowers F. W.	Campbell Walter.
Althouse W. L.	Barry Chas. H.	Bradshaw W. D.	Carson R. B.
Alverson H. C.	Batchelder G. H.	Brant J. A.	Carver J. G.
Anderson Chas. H.	Beck J. M.	Briggs N. E.	Cary Eugene.
Andrews C. L.	Becker E. A.	Briggs Theo. W.	Caswell James H.
Andrews D. W.	Bell G. H.	Brown Grant R.	Cate S. E.
Andrus S. D.	Benedict H. O.	Brown Wm. C.	Chapman W. A.
Avery Frank M.	Bennett Henry.	Bullard A. F.	Chubb Wm.
Bailey Geo. A.	Blauvelt Albert.	Burke F. H.	Clark A. A.
Baldwin D. A.	Bliven Walte.	Burns M. J.	Clarke H. W.

Clarkson H.	Greely Otto E.	Kelsey Preston T.	Munson E. C.
Clough Allen H.	Grenell Howard.	Kemp O. C.	Neuberger John M.
Cobban Walter H.	Griffith J. H.	King W. L.	Nolte H. A.
Cockey S. T.	Hainsworth Joseph.	Leisch C. W.	Odell R. S.
Corliss G. D.	Hall Cecil A.	Lemon Chas. E.	Olds A. C.
Cormany W. A.	Hall Charles.	Lenehan J. H.	O'Neill V. T.
Cowles C. S.	Hall Henry.	Lent Loui A.	Osmun Dan'l C.
Crawford H. F.	Hall J. B.	Littlejohn W. J.	Page Wm. E.
Croskey T. F.	Hall John R.	Livingston J. K.	Paulding Tattnall.
Crosley Geo. R.	Hall Theo. D.	Loudon H. R.	Persch C. F.
Cunningham W. H.	Hanrahan John.	Loudon W. S.	Phillips H. O.
Curtis C. E.	Harbeck Eugene.	Lovejoy George M.	Pinkney A. E.
Dallas W. I.	Harvey R. D.	Luce C. H.	Price Jas. W.
Dana Francis.	Hawkins Chas. F.	Luce Fred B.	Ragsdale J. C.
Daniel L. F.	Hawkins S. Y.	Lyon George M.	Ransom Fred W.
Daniel R. E.	Hawxhurst W. F.	Lyon W. A.	Rassweiler H. H.
Daniel T. R.	Hayes Geo. W.	Magill H. M.	Raymond M. H. N.
Davies John E.	Hayes Geo. W. Jr.	Main W. E.	Reynolds R. L.
De Forest E. F.	Hayes J. J.	Mariner W. E.	Redfield Geo. E.
De Roods Holger.	Heaford H. H.	Marshall John Jr.	Reekie Chas. A.
De Veuve James.	Hebgen Gus.	Matteson David J.	Reynolds M. A.
De Witt C. L.	Herdegen S.	Mauritzius Frank.	Ritchie Frank.
Deyo W. S.	Herrick George E.	Mayberry J. J.	Robertson J. W.
Dike Henry A.	Hershey H. H.	Mayer F. J. Alex.	Robinson T. A.
Dunlop Chas. D.	Heywood H. B.	McAnally F. T.	Rollo Wm. F.
Dunning F. A.	Higbee W. E.	McBain W. F.	Ryan Edwin C.
Eddy George M.	Hildreth L. E.	McCabe Frank J.	Sayres R. S.
Eddy H. C.	Hitchcock E. M.	McGill M. R.	Shmiemann Karl.
Englemann C. P.	Hitchcock W. E.	McGregor P. D.	Schrupp N. J.
Errett F. J.	Hollinshead C. S.	McHatton Robert.	Seage H. S.
Eustis Truman W.	Holman Isaac W.	McMillan L. S.	Sears M. L.
Evans A. N.	Hubble John P.	McSween F. J.	Shankland T. C.
Faber Samuel E.	Hubble J. W.	Meeker C. G.	Simonson C. F.
Fargo F. M.	Hubble L. J.	Meinel E. C.	Small I. F.
Fertig C. T.	Hunter R. H.	Meinel F. A.	Smith Horace M.
Fisher G. M.	Ingraham F. H.	Mesenkop W. H.	Smith R. J.
Fisher Thomas A.	Irvin E. C.	Miller C. N.	Smith T. H.
Fisher Walter I.	Jardine Robert.	Miller C. M.	Speed A. C.
Foote A. D.	Johnson James J.	Mink Albert C.	Stafford John F.
Foreman E. P.	Johnston James C.	Mitchell Chas. F.	Stark L. C.
Foster Wm. R.	Jones N. B.	Mitchell Wm. A.	Stauffer J. George.
Friedly H. H.	Joseph James F.	Moffett M. B.	Stone John
Garrigue R. H.	Julien N. T.	Monroe A. R.	Stuart H. C.
Gilbert C. B.	Keeler N. E.	Montgomery I. S.	Sutton J. R.
Gilbert Geo. H.	Kelley Chas. A.	Moody E. D.	Taylor C. F.
Gooch Robert E.	Kelly William	Moore Geo. H.	Thomas John E.
Goodloe T. M.	Kelsey Benj.	Moore M. S.	Thomas John V.
Gray H. P.	Kelsey H. N.	Mott Geo. C.	Tillotson D. C.
Gray J. H.	Kelsey Joseph A.	Munson E. A.	Townley W. R.

MEMBERS PRESENT.

11

Townsend A. F.	Walker H. H.	Wheeler E. S.	Wilson J. O.
Tripp S. W.	Wallace J. M.	White H. W.	Windle Joseph J.
Tritle F. L.	Wardle H. M.	Whitlock H. H.	Witherbee A. S.
Tuttle L. S.	Warner J. H.	Whitney F. H.	Witkowsky Conrad.
Turner C. H.	Washington H. B.	Whittemore C. L.	Wittick W. A.
Van de Venter W. E.	Welch Ira.	Wile Edwin W.	Wood H. N.
Van Valkenburg M.	Wells David W.	Williams Fred.	Wood W. J.
W.	Welpton D. B.	Williams George G.	Woodward M. S.
Virgin C. R.	West B. L.	Williams Walter D.	Wright John C.
Vore Milton P.	Wetmore E. R.	Wilson C. F.	Wright John O.
Wagner D. S.			

Press represented as follows:

NAME.	PAPER.	ADDRESS.
Dr. J. S. Bloomington.....	<i>The Investigator</i>	Chicago, Ill.
A. H. Huling.....	<i>The Argus</i>	Chicago, Ill.
Chas. A. Jenney.....	<i>Weekly Underwriter</i>	New York.
Chas. E. Belcher.....	<i>The Standard</i>	Boston.
Geo. W. Hatch.....	<i>Insurance Age</i>	New York.
W. C. Grigsby.....	<i>The Rough Notes</i>	Indianapolis.
J. O. Wilson.....	<i>Insurance Monitor</i>	New York.
Garrett Brown.....	<i>Insurance Report</i>	Denver.
Young E. Allison.....	<i>Insurance Herald</i>	Louisville, Ky.
C. E. Axman.....	<i>Insurance Herald</i>	Louisville, Ky.
Holger de Roodde.....	<i>The Spectator</i>	New York.
Chas. E. Howell.....	<i>The Argus</i>	Chicago, Ill.
F. A. Durham.....	<i>Underwriters' Review</i>	Des Moines.
F. C. Oviatt.....	<i>Philadelphia Intelligencer</i>	Philadelphia, Pa.
Chas. A. Hewitt.....	<i>Insurance Post</i>	Chicago, Ill.
Frank L. Miner.....	<i>Insurance Post</i>	Chicago, Ill.
Fred Nichols.....	<i>Chicago Tribune</i>	Chicago, Ill.
C. M. Cartwright.....	<i>Inter-Ocean</i>	Chicago, Ill.
C. I. Hitchcock.....	<i>Times-Herald</i>	Chicago, Ill.

The President—

Gentlemen, the first thing in order is the calling of the roll.

Mr. Geo. W. Hayes—

Mr. President, I move that we dispense with the calling of the roll and the reading of the minutes of the last meeting.

Seconded. Motion put by the Chair and unanimously carried.

The President—

The next in order is the report of the Finance Committee of the Executive Committee. Mr. Cate is the chairman of the Committee. He does not seem to be here, so we will proceed with the order of business, and we can have that report later. The report of the Secretary will be the next in order.

The Secretary—

Mr. President, I beg leave to submit the following report:

REPORT OF SECRETARY.

1897-1898.

Fire Underwriters' Association of the Northwest.

MEMBERSHIP.

At commencement of 1897 meeting.....	519
Admitted 1897 meeting.....	77
Total.....	596
Deaths during 1897.....	10
Resignations and delinquents dropped.....	46
Present membership.....	540

RECAPITULATION.

Honorary members.....	6
Associate members.....	1
Active members.....	533
	540

Respectfully submitted,

D. S. WAGNER,

Secretary.

The President—

Gentlemen, you have heard the report of the Secretary. What will you do with it?

Mr. Dan. W. Andrews—

I move that the report of the Secretary be adopted.

Motion seconded and carried unanimously.

The President—

The report of the Treasurer is next in order. The Treasurer is engaged, and we will defer that until later and proceed with the election of members.

The Secretary—

The Board of Directors have recommended for membership the following:

NEW MEMBERS.

13

NEW MEMBERS, 1898.

NAME.	ADDRESS.	TITLE.	COMPANY.
Bailey O. M.,	Cincinnati, O.,	Special Agent,	Ins. Co. of the Co. of Phila.
Barnes Fred. B.,	Oshkosh, Wis.,	Special Agent,	N. B. & Mercantile Ins. Co.
Bennett Wm. L.,	Chicago, Ill.,	Special Agent,	Hartford Fire Ins. Co.
Bolling A. F.,	Louisville, Ky.,	Special Agent,	Amer. Fire Ins. Co. of Phila
Boorn W. C.,	Chicago, Ill.,	Supt. Agencies,	London & Lancashire.
Campbell S. F.,	Chicago, Ill.,	Special Agent,	Glens Falls Ins. Co.
Chrissinger I. M.,	Chicago, Ill.,	Special Agent,	534 Washington Boulevard.
Cofran J. W. G.,	Chicago, Ill.,	General Agent,	Hartford Fire Ins. Co.
Coleman J. W.,	Warsaw, Ind.,	Special Agent,	Ohio Farmers' Ins. Co.
DeMott Howard,	Minneapolis, Minn.,	State Agent,	Connecticut Fire.
Everett H. E.,	Chicago, Ill.,	Special Agent,	Magdeburg Fire.
Fargo W. D.,	St. Paul, Minn.,	State Agt. & Adj'r.,	Fire Association of Phila.
Forrey Edwin H.,	Indianapolis, Ind.,	Special Agent,	Grand Rapids Fire.
Fulton W. H.,	Indianapolis, Ind.,	State Agent,	Firemen's Fund Ins. Co.
Gallagher Thos. E.,	Cincinnati, O.,	General Agent,	Ætna Ins. Co. of Hartford.
Gibbs H. M.,	Columbus, O.,	Special Agent,	Lancashire Ins. Co.
Gibson F. W.,	St. Paul, Minn.,	Inspector.	
Greene F. M.,	Omaha, Neb.,	Special Agent,	Manchester Ins. Co.
Greene James W.,	Chicago, Ill.,	Special Agent,	Traders' Fire of N. Y.
Greer W. J.,	Minneapolis, Minn.,	State Agent,	N. Y. Underwriters' Agency.
Hawthorne J. R.,	Milwaukee, Wis.,	Special Agent,	Firemen's Fund.
Hecox Charles L.,	Columbus, O.,	Special Agent,	Amer. Fire Ins. Co. of Phila.
Hoover John,	Dayton, O.,	Special Agent,	London & Lancashire.
Hough B. T.,	Des Moines, Ia.,	Special Agent,	Hartford Fire Ins. Co.
Hobbins J. N.,	Chicago, Ill.,	Special Agent,	Westchester Fire.
Huguenin Daniel,	Chicago, Ill.,	Special Agent,	Sun Ins. Office
Janvier Chas.,	New Orleans, La.,	President,	Sun Ins. Co.
Jefferson Harry,	Louisville, Ky.,	Special Agent,	Delaware & Reliance.
Lucus J. C.,	Nashville, Tenn.,	Special Agent,	Palatine Ins. Co.
Ludlum John T.,	Wichita, Kas.,	Special Agent,	Delaware & Reliance.
MacEnaney L. L.,	Kankakee, Ill.,	Special Agent,	Traders' Ins. Co.
Magill M. E.,	Chicago, Ill.,	Special Agent,	Phoenix of Hartford.
McCotter C. A.,	Ann Arbor, Mich.,	Special Agent,	Millers' National.
McDaniel F. S.,	Nashville, Tenn.,	Special Agent,	Manchester Ins. Co.
Osmun Dan'l C. Jr.,	Denver, Colo.,	Special Agent,	London & Lancashire.
Parsons R. L.,	Chicago, Ill.,	Special Agent,	Imperial Ins. Co., Ltd.
Phillips Henry A.,	Cleveland, O.,	Inspector.	
Richards Guy A.,	Chicago, Ill.,	Special Agent,	Boston Insurance Co.
Robertson W. P.,	Albion, Mich.,	Special Agent,	Palatine Ins. Co.
Rogers Frank D.,	Chicago, Ill.,	Special Agent.	
Row Frank G.,	Lansing, Mich.,	Special Agent,	Springfield F. & M.
Russell M. B.,	Louisville, Ky.,	State Agent,	{ Ins. Co. of North America.
Shallcross L. Z.,	Louisville, Ky.,	Special Agent,	{ Phil. Underwriters.
Snyder C. F.,	Indianapolis, Ind.,	Special Agent,	Teutonia Ins. Co., N. O.
Timberlake C. S.,	St. Paul, Minn.,	Special Agent,	American Fire, N. Y.
Vernor Frank A.,	Detroit, Mich.,	Special Agent,	Providence-Washington.
			Queen Ins. Co.
Wallace W. G.,	Chicago, Ill.,	Manager,	{ Globe Fire Ins. Co.
			{ Broadway Insurance Co.
			{ Insurance Co. State of N. Y.
Weil Aaron M.,	Evansville, Ind.,	President,	Franklin Ins. Co.
Windle Ed. W.,	Minneapolis, Minn.,	Special Agent,	L. & L. & G. Ins. Co.

The President—

Gentlemen, you have heard the names of the applicants for membership in the Association that have been passed upon by the Executive

Committee and are now ready for election. We would be glad to have a motion to that effect.

Mr. Geo. W. Hayes—

Mr. President, I move that the report of the Committee be approved and that the applicants be declared elected members of this Association.

Motion seconded and carried unanimously and the applicants declared elected to membership in the Association.

The President—

We will now hear the report of the Treasurer.

Mr. J. A. Kelsey—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

I take pleasure in making the following report:

REPORT OF TREASURER.

1897-1898.

Fire Underwriters' Association of the Northwest.

CHICAGO, September 27, 1898.

Sept. 28, 1898—To cash on hand.....	\$ 238.49	
Received from special assessment of Jan. 6, 1897.....	45.00	
Received from dues, year 1896.....	15.00	
Received from dues, year 1897.....	2,072.50	
Received from new members, 1897.....	390.00	
Received from proposed new members for initiation, fees and dues.....	6.00	
		\$2,766.99
CONTRA.		
Paid for rent to October 1st, 1898.....	\$ 300.00	
Paid for salary of Secretary, 1896-1897.....	300.00	
Paid for salary of Treasurer, 1896-1897.....	100.00	
Paid for printing and stationery.....	673.85	
Paid for stenographic work.....	86.75	
Paid for express.....	58.28	
Paid for postage, exchange and telegrams.....	26.30	
Paid for taxes.....	11.24	
Paid for banquet expenses, complimentary to guests..	187.50	
Paid for floral decorations.....	20.00	
Paid for miscellaneous items of expense.....	21.25	
Total disbursements.....	\$1,765.17	
Balance, cash on hand.....	1,001.82	
		\$2,766.99

Respectfully submitted,
J. A. KELSEY,
Treasurer.

REPORT OF FINANCE COMMITTEE.

15

Examined and found correct.

S. E. CATE, Chairman.

J. H. LENEHAN.

CHICAGO, Ill., September 22, 1898.

This is to certify that there is this day on deposit in the Illinois Trust & Savings Bank to the credit of J. A. Kelsey, Treasurer of the Fire Underwriters' Association of the Northwest, the sum of one thousand dollars (\$1,000.00).

JAMES S. GIBBS,

Cashier.

(Received with applause.)

The President—

Gentlemen, you have heard the report of the Treasurer. What will you do with it?

Mr. E. V. Munn—

I move the adoption of the report.

Motion seconded and carried unanimously.

The President—

We will now have the report of the Finance Committee of the Executive Committee.

REPORT OF FINANCE COMMITTEE.

Mr. S. E. Cate—

MR. PRESIDENT AND GENTLEMEN: The Finance Committee of your Association beg leave to say that we have examined in detail the books and accounts of Mr. J. A. Kelsey, the Treasurer of this Association, and we find same to be correct in every particular.

It is a source of pleasure to us, and I know must be gratifying to members of this Association, that we are able to report a cash balance in the Illinois Trust & Savings Bank, at the date of this report, of \$1,001.84, this being the net cash balance, and with no unpaid bills.

Your Treasurer very wisely saw fit to close the books on the 26th day of September, thereby avoiding the placing in this year's account of any receipts that may be paid on this year's assessment.

The satisfactory condition of the finances at this date may be attributed to the fact that we have been more economical and have found means to reduce the heavy expense which has burdened this Association in former years.

Respectfully,

S. E. CATE, Chairman,

J. H. LENEHAN,

GEO. H. MOORE,

Committee.

(Applause.)

The President—

Gentlemen, you have heard the report of the Finance Committee—a very satisfactory one. What will you do with it?

Mr. W. R. Townley—

I move its adoption.

Motion seconded and carried unanimously.

Mr. John E. Davies was here called to the chair, and the President then read the following address:

PRESIDENT'S ADDRESS.

Mr. J. H. Lenehan—

GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTH-WEST:

Preliminary to the short and informal address which will represent the President's Message at this, the Twenty-ninth Annual Meeting of our Association, it is my duty and agreeable privilege to express a fraternal greeting to the members, a most cordial welcome to our visitors and guests, and to invite their participation in the proceedings of its several sessions. We are specially honored by the attendance of a number of the executive officers of the companies, whose presence adds an additional interest to the meetings. May we not hope that they will also give us the pleasure and benefit of their wider experience in the discussions of the various topics?

The representatives of the press, too—insurance and local—than whom none are more welcome, are with us in augmented numbers. We may, indeed, regard this as highly complimentary, for wherever occurs anything of note that the public should (or shouldn't) know, you will find these gentlemen of the quill, fully alive to its merits, their numbers in exact proportion to the value of the *case*. "There's a chiel amang ye taken notes, and faith he'll prent 'em." There is much to be said here and now that the public should know, and we're glad "he'll prent 'em."

It is with no inconsiderable trepidation that I assume the chair to preside over the deliberations of this organization, which enjoys the distinction of being the largest association of fire underwriters in this country, and includes in its membership some of the best minds that adorn the profession. Five hundred active associates, embracing Executive Officers, Managers, General Agents, State and Special Agents, Adjusters and Inspectors, the rank and file of the management system. The gray-haired veteran of many years' service and the enthusiastic tyro on his first campaign, all occupying common ground in this democratic assemblage, and interested alike in the success and welfare of their guild.

I realize in the fullest degree the importance and responsibility of

the trust and my lack of ability to compass it adequately, but bespeaking your generous indulgence, I will meet its requirements as fully as I am able.

In past meetings we have been instructed and entertained by men occupying honorable positions in our profession, as well as in law, physics, letters and commerce, and in preparing the program for this year, we have aimed to maintain the degree of excellence which characterized them. It has purposely been made short so that ample discussion of its several subjects may be enjoyed, and it is earnestly desired that the opportunity which this arrangement provides will be fully utilized. We are under great obligations to the gentlemen who have prepared the papers to be read at these meetings. A glance at the program will indicate the pleasure and profit in store for us, and I desire to express a hope that they will be given careful attention and the courtesy of a full attendance by the members.

The Association at the present time is in a very satisfactory condition. Its membership has grown marvelously during the past decade and now embraces the greater part of the managerial and field forces of the Middle West, with numerous representatives from the East, South and far West. Its financial condition is also very gratifying, and will in a short time warrant an additional expense which it might be advisable to devote to the library. Nothing was done in that direction during the past year, as your officers and directors did not deem it expedient to increase the expenses of the Association until its treasury showed a balance sufficiently large to warrant it. The increase in revenue for this year, coupled with the satisfactory collections from delinquent accounts at the hands of the Treasurer, will justify the expenditure of a portion of the fund in the preparation of a catalogue of the books and pamphlets, and I would recommend it to you for definite action.

I also desire to call your attention to a suggestion which was recently made regarding a review of the papers which have been read before the Association since its organization, and the publication of their salient points in book form for its benefit. When we recall the many brilliant productions, not only from the members on the all-important question of fire insurance in its many phases, but from others learned in law, physics and trade, as related to that subject, it must be apparent that such excerption would produce a most valuable and interesting work, and I am convinced that it might be made the source of considerable revenue to the Association as well. I would, therefore, recommend that it be referred to the incoming administration for consideration.

The reports of the Secretary and Treasurer show a healthy condition of affairs, in marked contrast to that which existed for some time in the past. We are financially sound, and by exercising a little care in the matter of extra expenses can easily continue so.

In May last we made a satisfactory arrangement with the Illinois

State Board to return to and share the room formerly occupied in the Home Insurance Building, corner of Adams and La Salle streets, where we have comfortable and commodious quarters for our library and office. It is hoped that our visitors and guests will take occasion to visit the room and inspect the library before leaving the city.

In the midst of the pleasures of the reunion, the welcoming of the guests, the fraternal greeting, the joyous clasp of friendly hands, we are painfully reminded of the losses by death which we have sustained since our last gathering and of the ever-increasing registry in Memoriam. To that scroll, on which are inscribed the names of some of the brightest and best, must be added as the year's quota, those of Earnest L. Allen, Sylvanus H. Southwick, Frank Van Voorhis, Adolf J. Cramer, and W. E. Clifford.

E. L. Allen, president of the German-American Insurance Company of New York, an honored member of the Association and its vice-president in 1893, died in his 47th year, full of honors, such as few at his age attain. Enjoying unalloyed happiness in his domestic relations and surrounded by a host of admiring friends, his death was an irreparable loss to his family and associates. His experience extended through all branches of the business, and the honorable position to which he had been called was a worthy recognition of his superior merit. A polished, educated gentleman, kind, courteous and considerate, his loss will long be felt by all who had ever come within the pleasing influence of his charming personality.

One of the keenest intellects known to the Western field was that of Frank Van Voorhis, who died at Atlanta, Ga., on the 20th day of July, at the age of 46 years. Physically weakened by protracted illness, his splendid nerve and iron will sustained him for years. The peer of the best in his line of work, his place in the loss-adjustment world will long be remembered. For many years connected with the Phenix, of Brooklyn, a pupil of the brilliant Burch, he passed through the different positions of Assistant General Agent, Manager and independent Adjuster, marking each of them by his striking characteristics. An active member of this Association, his pertinent remarks and wise suggestions will be greatly missed at our meetings.

In the death of Mr. Southwick this Association loses one of its most enthusiastic supporters and its members a delightful companion and friend. Having occupied many positions of honor and worth in the profession, his experience and knowledge in all of its branches were of the highest character. Confining his attention in later years to the adjustment of losses, many companies sought his valuable services, and his time was fully occupied in that direction. Honest, original and fearless, his record in the various fields of his employment is a valuable one to his associates and friends. His paper on "Cash Value to Companies of Hand Shaking," read before this Association a few years ago, will long be remembered for its telling points and original humor.

Adolf J. Cramer, secretary of the Milwaukee Mechanics Insurance

Company, died at Milwaukee on the 11th day of May, after a service of over thirty-three years with that company, and its prominence in the business to-day is a fitting memorial to his sterling worth and marked ability as an underwriter, and his name is indissolubly connected with that of the company he served so long and faithfully.

W. E. Clifford, another of the older members of the profession, and one whose connection with this Association dates back a number of years, died during the year at his home in Evanston, Ill. Formerly connected with the Merchants of Newark, and later with the Western Manufacturers Mutual of Chicago, he bore the reputation among those who knew him best of an upright and conscientious worker in the field of fire insurance.

I have taken the liberty of selecting in advance the committees to prepare fitting resolutions on the death of these members, which I trust will meet with your approval.

On the death of E. L. ALLEN—Messrs. Geo. M. Lovejoy, J. A. Kelsey, R. J. Smith, L. J. Bonar.

On the death of FRANK VAN VOORHIS—Messrs. M. S. Woodward, R. M. Bissell, H. N. Kelsey.

On the death of S. H. SOUTHWICK—Messrs. I. W. Holman, W. H. Cunningham, D. S. Wagner.

On the death of A. J. CRAMER—Messrs. Wm. Trembor, E. V. Munn, John H. Warner.

On the death of W. E. CLIFFORD—Messrs. A. F. Townsend, R. H. Garrigue, L. E. Hildreth.

And they are requested to be prepared to report them to the meeting to-morrow as early as possible.

There are many questions of great importance to the business, at this time, to which I could direct your attention, but I have already said that my address would not only be informal, but brief, and I know that the papers prepared for these sessions will present them much more forcibly and attractively than I could hope to do. There is one thought, however, on which I am disposed to lay some stress, as its development may be productive of good results. The character of our Association is such that we cannot formulate any rules or regulations applicable to the conduct of the business, but we can exert an influence greater, in my estimation, than legislative enactments, and which may be used more effectively. Alliances and boards may be swept away by repressive legislation in the several States, or by disorganization from within; but this Association, occupying a higher plane or more idealized position, is entirely free from the dissensions and strife of the law-making organizations, and may become the propaganda of our belief; the means for educating the public as to our cause; the claims we make for it, and the conditions under which we are obliged to struggle, particularly at the present time. United on a well considered basis of operation, we should use every opportunity to make known to the people the records of the companies we are championing and the

unparalleled work for good which they have accomplished. That standing to-day the bulwark of commercial life, they are as well the defense and shield of the roof-tree—their operations as a business, or profession, if you please, are on a par with the best and more general in its services and utility. The system by which its work is conducted, embracing the executive, management and field forces, as well as the thousands of agents in every city, town, village and hamlet in the land, constitutes an array of missionaries whose influence would be irresistible and the results far-reaching and good, and I cannot but believe that the American people, when fully conversant with the situation, will refuse to tolerate any longer the infamous attacks which ignorance and malevolence have so persistently directed against the fire insurance corporations. For years we have supinely conformed to restrictions and limitations of official and legislative requirements, until they have become burdensome beyond compare.

In systematically furnishing the means of knowing the true intent and purposes of our organizations, and the benefits derived, not only by the companies, but by the community as well, in the improved conditions in fire departments, water service, patrol and salvage corps, building laws and regulations, and protection against improper construction of buildings, careless handling of dangerous products, the hazard of the live wire, the oily waste, the superheated steam pipe, and the innumerable dangers threatening not only property, but life itself, we are offering a legitimate defense against vicious legislation, and providing for the public the light which its interest in the question demands. Educate the people, and they will take care of the legislature and the administration of the laws; and it is only through education that we can hope to secure immunity from the attacks of ignorance and cupidity.

If, however, we are going to preach a new crusade for justice and fair dealing, let us be sure that we have not failed to accord them. If we demand righteous legislation and equality before the law, let us be free from the taint of wrongful enactment or illegal advantage, bearing in mind the sacred admonition: "With what measure you mete, it shall be measured to you again."

The address of the President was received with applause.

The Chair (Mr. Davies)—

Gentlemen, you have heard the address of the President, containing many valuable suggestions and recommendations. The usual custom is to refer the address to a committee of five. What is your pleasure?

Mr. A. E. Pinkney—

I move that the address of the President be referred to a committee of five.

Motion seconded and carried unanimously.

COMMITTEE ON PRESIDENT'S ADDRESS.

The Chair (Mr. Davies)—

I will appoint as such Committee the following gentlemen:

James'F. Joseph, Chairman.

J. W. Robertson.

Geo. M. Lovejoy.

W. E. Higbee.

S. E. Cate.

(Here the President resumed the chair.)

The President—

Among the pleasant things that fall to the lot of the President of this Association, is the privilege of inviting the contributors to the program for its Annual Meetings, and when he finds that his efforts in that direction approach fruition he is more than repaid for the anxieties attending it.

On this occasion I feel that we have a program worthy of our closest attention: "Well begun is work half done." And in introducing the gentleman who is to deliver our Annual Address, I realize the force of that adage. Mr. Charles Janvier, President of the Sun Insurance Company, of New Orleans, Louisiana, has placed us under lasting obligations in consenting to be with us for that purpose. Prominent in civic affairs, he also occupies an enviable position among the Underwriters of Dixie and does honor to them as well as to us on this occasion.

Gentlemen, I have the distinguished privilege of introducing to you Mr. Janvier.

(Applause.)

ANNUAL ADDRESS.

Mr. Charles Janvier—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The business in which we are engaged is one whose importance to the financier, the capitalist, the merchant and the workingman cannot, by any extravagance of language, be overestimated.

While almost unknown prior to the last century, it has made such gigantic strides in this, that it has become not only a necessity of trade, but an essential factor in the progress and development of the civilized world.

Imparting stability to the value of property, it is also the prop which supports commercial credit.

It has made possible those wonderful and magnificent triumphs in every avenue of trade and industry which the splendid ability, the unresting energy, and the indomitable pluck of the American businessman have won, and which have enabled our glorious country, in Peace

as well as in War, to take and to maintain a foremost position among the nations of the world.

Peace hath her Victories
No less renowned than War—

but without the Victories of Peace there could have been no Victories of War.

Fire insurance has afforded to commercial, financial, and industrial energy and enterprise the same encouragement and support which the diffusion of knowledge, and the expansion of civilization have received from the art of printing—that art preservative of the arts.

When a proper appreciation is had of the far-reaching importance of this business, and we realize how much its successful operation must depend upon securing and retaining the unqualified confidence of the people, the question which naturally suggests itself to the inquiring mind is, whether it is being conducted in such a manner as to expand its capabilities, enlarge its usefulness, and strengthen its hold upon public esteem.

There is room for apprehension that such an inquiry would, in all probability, lead to a conclusion from which those charged with the management of the business could extract little warrant for the indulgence in self-congratulation, and which, moreover, if fully understood and appreciated by the public, would not be likely to impart new vigor to that confidence which constitutes the vitalizing principle of the whole system,

No searching inquiry, however, is needed to reveal the fact that the conditions which surround and confront the fire insurance business of this country threaten developments which must, in the near future, bring ill to all and good to none.

And these conditions have been provoked by the arrogant selfishness of some and the insidious disloyalty of others, both inspired, encouraged, and sustained by that omnivorous greed for volume of income which appears to have banished from the philosophy of the average modern underwriter that old-fashioned, but none the less good and wise maxim, "Live and let live," and substituted in its stead the doctrine of each for himself, and the devil take the hindmost.

It is said that each man secretly believes all men to be mortal but himself, and no doubt each fatuous manager cherishes the fond idea that he will be able to save his bacon, and that it is the "other fellow" who will fall into the clutches of the devil.

This aggrandizement of self and consequent belittling of the "other fellow" lies very close to the root of nearly all the ills which threaten the prosperity of our business; and as Lucifer fell through pride, I fear me much that several bright lights which now so brilliantly illumine the underwriting firmament, will some day be summarily snuffed out through self-conceit.

An occasional study of the beautiful moral conveyed in that most excellent fable of the Lion and the Mouse might do much to avert so

inglorious an ending, and would not fail to be productive of great individual profit as well as of incalculable good in general.

To underrate your adversary's ability and to overrate your own, to consider the "other fellow" a fool and to act in accordance with that idea, is not only exceedingly unwise, but unfortunately the consequences of such a course, with the same impartiality which marks the fall of the dew from heaven, injures the just and the unjust alike.

Mutual concession is not only the price of domestic happiness, but of business success as well.

Independence in the abstract may furnish the theme for the rhapsodies of the poet or the vapid periods of the demagogue, but in the concrete it has no existence, for so long as the human race retains its gregarious characteristics, so long will its members be dependent one upon the other.

The effort of dogmatic selfishness to renounce this natural dependence and assume unnatural independence simply results in unsettling the equilibrium, in transferring an additional load to shoulders already burdened, and in evading compliance with the divine injunction that we should bear one another's burdens.

The arrogant boast of independence usually proceeds from mean and petty spirits, who in public grandly lord it over their unhappy subordinates, but privately cringe to those who possess the power to benefit or injure.

In no pursuit of business is there less room for the hypocritical and egotistical assertion of independence than in a business where unity of action is so necessary, not only to its own prosperity and that of those directly concerned in it, but to the fair and honest treatment of the public.

I know of no language sufficiently severe to properly stigmatize those so-called independent underwriters who skulk on the outskirts of Tariff Associations and take advantage of that good judgment which prompts the companies maintaining these associations to prefer the lesser evil of piratical depredation to the greater evil of general demoralization.

The pretense of superior knowledge and experience assumed by these people is hollow and hypocritical, for they fully realize that their ability to secure the rates, which their pretended superior knowledge and experience indicate as being necessary to adequately provide for the liability assumed, depends absolutely upon the circumstance that the great majority of the companies believe in coöperation, and so believing, maintain Tariff organizations.

It may only be a remarkable coincidence, but it is nevertheless a fact, that the rates accepted by these alleged independent operators, and which it is presumed accord with their judgment, are sometimes the same, generally a few points lower, but never higher than those fixed by the Tariff Associations and demanded by their membership.

If, during the existence of the demoralization which impoverished the Pacific Slope and that which has been raging in New York, the rates accepted by these independent operators were those which their judgment suggested and their experience confirmed, they have been flagrantly guilty of extortion during the period when Tariff Associations existed, for during that period they demanded and received higher prices for the same quality and quantity of indemnity.

So they have been guilty either of piracy upon those with whom they should have acted in harmony and concert, or they have knowingly and wilfully deceived and wronged the public by demanding for their indemnity a price far in excess of what they knew the true value to be, and I care not upon which horn of the dilemma they may be impaled.

The theory which is so often advanced, that the price of fire insurance, like the price of cotton, of sugar, or of flour, should be regulated by the operation of the laws of supply and demand, proceeds from an erroneous conception of the fundamental principle of the system.

Indemnity is not a tangible something which is either manufactured or produced by the insurance companies at a certain cost, or purchased by them at a certain price, to be resold at another.

The business is simply and solely one of collection and disbursement, the sum of the collection being determined, not by any increase or decrease in the demand, nor by any scarcity or abundance of the supply, but by the approximated sum of the anticipated disbursements.

The mission and the business of insurance companies is merely to collect from the many a tax sufficient to compass three purposes: 1st, to indemnify those who suffer loss; 2d, to pay the expenses incurred in the collection of the tax and its distribution; 3d, to return to the capitalist, whose money has been hazarded to immediately supply any deficiency between the sum collected and the sum disbursed, a fair return upon his investment.

Anything collected in excess of the amount required to accomplish these three objects is an unjust and unnecessary burden upon the public; and any excess in the disbursements, though temporarily supplied by capital, is a debt due by the people which they must pay sooner or later in some shape or other.

To ascertain with any degree of accuracy—with any degree of fairness to the public and of safety to the business—what the sum of this tax should be, is a task which is by no means easy, and requires in its satisfactory accomplishment the combined application of sound judgment, practical experience, and unselfish integrity.

Individual experience is generally misleading, and is seldom sufficiently comprehensive and extended to furnish the data for reliable averages. It is only by accumulating and uniting the experience of the many that results can be reached which would afford justice to the companies and the people alike. And there is no other way of accumulating and joining this experience in such a manner as to ensure the

maximum of benefit to all concerned than through the medium of coöperation, entered into with sincerity of purpose and maintained with earnest and hearty loyalty, between all those engaged in the business of fire insurance, whether as officers, managers, or agents.

Coöperation is not only essential to the prosperity, individually and collectively, of those actively engaged in the business, to the protection and fair remuneration of the capital involved, and the consequent expansion, progress and welfare of the business itself, but it comprehends a purpose broader and more far-reaching than any of these. It comprehends the ability to effect a betterment in physical conditions, which would necessarily lead to a diminution of the waste by fire and a safe and certain reduction in the tax the people have to pay for indemnity.

Coöperation among insurance companies, if honest, sincere, and thorough, must prove of the greatest benefit to the public, and while I am opposed to that spirit of demagogic paternalism which finds its most pernicious expression in the laws designed to regulate the business of fire insurance, still if we must be plagued and oppressed with such legislation, I would suggest to the ambitious law-makers of the various States, that the interests of the people would be vastly better served by the enactment of a statute which would compel thorough coöperation among insurance companies, making breaches of good faith either misdemeanors or felonies (the latter preferred) than in adding to or maintaining those Anti-Compact and Anti-Trust laws which disfigure the Statute Books of so many of the alleged enlightened States of the Union.

While the great majority of the insurance companies have the courage of their convictions and by the formation and maintenance of Tariff Associations, give form and substance to these convictions, yet the egotistical, narrow and insincere attitude of some makes it impossible, either for the companies or the public to realize the full benefits which would result from universal and unlimited coöperation.

For, unfortunately, imperfect and limited coöperation can only yield limited and imperfect results. The power of unanimity is absolute, and if the insurance companies of this country would sink their petty differences, rise superior to the promptings of narrow egotism and unite in unanimous coöperation, a condition would soon be created whose description at this time would be regarded as the vain and idle fantasy of an exuberant and dream-dipped Fancy.

Perhaps, when the Sun of the Millennium will have ushered in the promised era of peace, of good-will and of happiness on earth—when "tears shall be changed to smiles and groans to joys"—the happy underwriters of that period may be blest with such a condition, but as far as my prophetic vision can pierce the darkness of futurity, I can see nothing to inspire the hope that the present sojourners on this earth have been predestined to any such propitious fate. It is our

unhappy lot to have to deal with rough and practical facts and not with roseate day-dreams.

But because unanimity cannot be secured is no reason why, with the means at our command, we should not attain results commensurate at least with our powers.

That we do not must be conceded, and the concession reflects little credit either upon our ability or our sincerity.

Our Tariff Associations do not possess the vigor they should enjoy, and which is necessary not only to longevity, but to the satisfactory prosecution and accomplishment of the object of their creation and maintenance.

It has been stated that the main cause which impairs the integrity of Tariff Associations and often leads to their disruption, is a desire to do too much, and I believe that the statement can be successfully sustained.

Few men are acquainted with the secret of wielding power in such a manner as to increase rather than diminish it, and the fact that the power of our Associations so often grows less the more it is exercised, is due to the circumstance that as the world is made up of all kinds and conditions of men, so does the membership of a large and important organization include many men who are not only unacquainted with the secret of exercising authority successfully, but are too intolerant to yield to the judgment of others, who magnify the notes of their own creation into beams of colossal proportions, and invest the most minor and insignificant details with all the pomp and circumstance of fundamental essentials.

One unnecessary and irritating exaction is soon followed by another. They rapidly accumulate and soon create conditions which provoke insidious disloyalty or open rebellion, and the energy and talent which should be devoted to progressive effort must be expended in checking the spread of disaffection by arresting the one or quieting the other in such a way as not to do too great violence to the feelings and interests of the loyal, patient and submissive members.

The manifest inequalities in the construction and application of our rates give rise to many of the ills which beset Tariff organizations and cause them to stand, as it were, in jeopardy every hour.

Rates should be so adjusted as to afford a fair reward to the intelligent efforts of good judgment and fair business ability, and not keyed up to a pitch which must yield large profits, no matter what the business management may be.

It should not be the aim, nor should the effect of Tariff organizations be to discount ability and place mediocrity on the same plane with genius, for genius, which has been aptly described as mainly an affair of energy, will, especially in our business, rise superior to such conditions, no matter how tightly may be drawn the bonds which tie it to earth, and will assert its supremacy, even if it should be necessary, in the effort, to quietly sacrifice a slice of the rate.

We often hear a good deal said about "preferred business," and we seldom stop to think that this must be a misnomer or else injustice is being glaringly done to somebody, for if the rates are properly and fairly adjusted, how can there be such a thing as "preferred business"? One class of business should not be any more desirable than another, and the rates fixed upon one class should not permit of a larger ratio of loss or a greater ratio of expense than the rates upon the other classes can afford. Robbing Peter to pay Paul is not only unjust and dishonest, but it is extremely unwise.

The existence of any preferred classes necessarily leads to a struggle for them, and in the struggle excess commissions are paid. The payment of excess commissions brings about an irregular reduction in the rates through rebates to those happy owners of "preferred business" who are informed and have the courage of their information.

These inequalities and irregularities are largely, if not entirely, due to the imperfect system of rating at present in vogue and which must, sooner or later, give way to some method more in consonance with the magnitude and importance of the interests involved.

The manner in which the influence of the Local Agent has been gradually discarded until it has either been reduced to a negative quantity or been forced into quiet though effective antagonism, and the ungenerous treatment to which he has been subjected by being considered not as an individual but as the component part of an average, have deprived our efforts to maintain Tariff organizations of the support of a most valuable ally.

The Local Agent is to the insurance company what the roots are to the tree. Injure and maltreat the roots and the tree will suffer, no matter how much attention and care may be given to the trunk and the branches.

Depreciate the importance of the Local Agent, by stripping him of those privileges and prerogatives whose deprivation reduces him to a simple machine for gathering premiums; wound his sensibilities by writing a risk in his territory for some persuasive broker, and accentuate the offense by inditing a spread-eagle letter conveying a cheque for 5 per cent. commission; impair his efficiency and blunt the edge of his enthusiasm, by creating additional competition for him in the appointment of other agents in his town; arouse his resentment by constantly reminding him, more in deed, perhaps, than in words, of the inherent turpitude of human nature, and the necessity of maintaining some bell-punch system to prevent the human nature part of himself from yielding to temptation; destroy his sympathetic interest in the company's fortunes by showing an indifference approaching almost, if not quite, to contempt for his opinions and his judgment, and you will have succeeded in doing for your company what the arboriculturist would do for his tree if he destroyed its roots.

In point of character and standing, the local representative of an insurance company should be the peer of his principal.

If it be true that evil communications corrupt good manners, it is no less true that an unworthy representative drags down his principal, in public estimation, to a level with himself.

There was a time when, in the selection of their agents, insurance companies gave much heed to personal character and did not wittingly assume the extra and special hazard of committing their interests and entrusting their good name to a bankrupt in reputation.

Once selected, the Local Agent became the trusted and honored representative of his company and, being a man of character, he fully appreciated the responsibilities attached to his position, and was alike loyal to his principal and faithful to his trust.

Vested with the necessary authority to exercise unhampered and unrestrained those discretionary powers whose proper exercise is essential to the success of the business, and which often demands an intimate knowledge of local conditions and environments which a stranger or even a casual and transient sojourner cannot be expected to possess, he must have performed his part with some talent and judgment, for the period when it was the fashion to do these things was a period of order and of profit.

Tempora mutantur—we change with them, and some epigrammatic philosopher has observed that man is always a little worse than the times.

The greed for volume of income, coupled with the collateral ambitious craving to outstrip and distance the "other fellow" in the race, has led to a lowering of the standard, and reputation, character, and ability wield an influence in the selection of Local Agents entirely secondary and subsidiary to the faculty for "getting" business—a faculty which, like Charity, is made to cover a multitude of sins.

And it is to the energetic practice of this faculty that we are indebted for the introduction of those innovations which, being invariably unilaterial in character and effect, have worked most serious injury to the best interests of the business.

The reckless and indiscriminate appointment as Local Agents of persons of little responsibility and no experience, simply because they promised to develop into good "getters" of business, has brought a regrettable but unavoidable change in the relationship which should exist between agent and company.

For the new order of agents, being moved by no loftier ambition than the desire to make all they can out of the connection, and firmly believing in the doctrine that the end justifies the means, are ready to employ any methods their ingenuity can devise and the more or less elastic tolerance of their companies will stand, to effect their purpose with the least trouble and inconvenience, and in the most expeditious manner.

Having no interest in the business beyond the compensation paid them, how the company may subsequently fare concerns them but little,

for they know full well that with volume of income they can readily supply the place of any company that might withdraw.

And the companies fully acquainted with the nature of the Frankenstein they have created, and appreciating the sordid ambition of their new kind of agents, are kept constantly on the rack in the endeavor, on the one hand, to preserve their business from annihilation, and on the other, to resist the urgent invitation, amounting almost to a command, to do as the others are said to be doing.

They realize that a declination will have a blighting effect upon their income; to yield will mean demoralization sooner or later, and demoralization will mean that the lessons of experience are to be cast to the winds and the element of chance made the most potential factor in the determination of the ultimate result, which must be distress and perhaps ruin when the outraged Deity of Average calls for a reckoning.

Having sown the wind, they find it no easy task to change the character of the harvest which is proverbially said to follow such planting.

But what is sauce for the goose has from time immemorial been held to be good sauce for the gander, and the dressing which will ruin one must undoubtedly ruin the other.

If the advancement and welfare of the business largely depend upon the prosperity of the Local Agent, it is equally certain that his fortunes will languish or flourish as the business suffers or prospers.

There is a mutuality of interest between the company and the agent which, though it may be lost sight of for a time, cannot be wholly destroyed, and it is by the temporary overlooking and disregarding of this fact that the welfare of both has been injured.

In the solution of the vexing problems which confront us the companies need and must have the hearty and loyal coöperation of their Local Agents, but this coöperation they cannot expect to have unless they recognize that the Golden Rule loses its auriferous character when made to work only one way.

If in the struggle to outdo the "other fellow," individuals have been brought into the business whom it would be unwise to trust, and perhaps dangerous to dismiss, is no reason for continuing the injustice of bunching loyal, earnest, and honest agents in an average lowered through no fault of theirs and treating them accordingly.

Each should be dealt with on his individual merits. He should be trusted if worthy of being trusted, and confidence should not be withheld from him because some others would abuse it if given the opportunity.

I am thoroughly in sympathy with the demands made by the Local Agents of this country, through their National Association, for the correction of the abuses which have fastened themselves upon the business, and I sincerely trust that their efforts to eradicate the evils of "overhead writing" and "multiple agencies"—evils as insatiate as the twin daughters of the horse leech—will meet with the success they

deserve. And the elimination of these abuses will exert an influence more far-reaching than appears upon the surface.

For the tendency of the age seems to be strongly set in the direction of concentration and consolidation.

That the time is approaching when the fire insurance business of this country will be concentrated in comparatively few hands, must be evident to those who have studied and read aright the foretoking signs of the times.

The smaller companies are fated to extinction, either by consolidation or by falling a prey to the carnivorous appetites of their more powerful competitors, and though the process may not be rapid, it will be none the less progressive and certain.

Concentration and consolidation of insurance capital will necessarily have the effect of driving into other avenues of industry the great majority of those now deriving a livelihood from that business, and it remains to be seen how far the members of this majority, when they realize the fate in store for them, will aid in encompassing their own discomfiture and distress.

While the Local Agents are engaged in the effort to effect reforms imperatively needed, and by the influence of union accomplish what it would be futile for individual effort to attempt, it may be well worth their while to consider this danger which imperils their interests, and how by their encouragement of the "Jumbo writers" they are making the large larger and the small smaller, and thereby accelerating the motion towards concentration and consolidation.

It may well be worth their while to seriously ponder the question of how far the average Local Agent, by starving out the smaller companies, will hasten the fulfilment of what may be the ultimate destiny of the business, but which it should be his interest to postpone to as remote a day as possible.

Immortality, Mr. President, is reached perhaps oftener through the agency of mere accident or casual association than acquired by individual exertion or commanded by individual merit.

The ambitious youth who fired the Ephesian dome would be unknown to history had he selected some humbler and less pretentious edifice upon which to exercise his incendiary propensities; had the famous conflagration which once visited this great metropolis been checked in its incipency, the cognomen of O'Leary would have had to depend for its immortality upon some other incident; and the name of Patterson has been rescued from oblivion only through the impenetrable mystery which shrouds the identity of the individual who once foully struck a member of that family.

The pages of History bristle with other instances—too numerous for enumeration at this time—which strikingly and forcibly support the proposition I have submitted, and to these recorded instances this day has added another.

For the signal privilege of delivering the Annual Address upon

the twenty-ninth anniversary of the Fire Underwriters' Association of the Northwest not only confers an honor which I shall proudly cherish as long as my mind retains the faculty of recollection, but it ensures to me safe and certain immortality. For no matter how unworthy of the occasion the effort of the speaker may have been—no matter how deficient in interest or how lacking in merit—no matter how deeply or how grievously he may have disappointed your pleasurable anticipations—the effacing hand of Time will soon obliterate the impression produced and all will be speedily forgotten and lost, save the link which connects him with the history of your grand Association and endows him with sufficient of your fame to save his name from oblivion.

(Applause.)

Mr. Geo. W. Hayes—

Mr. President, I am sure that I give voice to the thought of every member present when I move a very hearty vote of thanks to President Janvier for his interesting and valuable paper.

Mr. W. R. Townley—

I second the motion.

Motion carried unanimously.

The President—

The next paper on the program, gentlemen, is "Gold Bricks in Fire Insurance," by Mr. Wellington R. Townley, of St. Louis, Missouri, Special Agent for the British America Assurance Company, and the Western Assurance Company, of Toronto, Canada, and we may be sure that the shams which this subject indicates will be fully and completely exposed by Mr. Townley's assay.

Gentlemen, I have the pleasure of introducing to you, Mr. Townley.

(Applause.)

Mr. Wellington R. Townley (showing gold bricks)—

MR. CHAIRMAN AND GENTLEMEN OF THE ASSOCIATION:

After preparing my paper on "Gold Bricks in Fire Insurance," I learned that there were several methods employed in disposing of these bricks that I was unaware of before preparing the paper. One of them is, that the old system employed when this brick was operated had been abolished and more modern methods employed; this also implies the disposition to make the bricks cheaper. This brick (indicating) has two plugs in it of gold, and one plug shows the boring. Those two plugs of gold alone make that brick worth from thirty to forty dollars. The modern method employed has abolished the plugging—it is just one solid mass of *brass* now and a man can bore anywhere he wishes and the product will be pure gold by the sleight-of-hand methods of the operator. This brick has made a history for itself. Its history is complete. It is on file in the office of the Chief of Police in Kansas

City. It was operated by one of the most celebrated gold brick swindlers in the United States. His name was John Bull (with no reference whatever to our friend across the water). Its history is complete; it has found its resting place in the hands of the police.

These bricks here (indicating) I myself have prepared and their history is not complete, but they are making history every day. After I have read my paper I will be glad, as they say in the side-show, to answer any proper questions you may wish to ask in reference to the manner in which these bricks are operated.

(Applause.)

GOLD BRICKS IN FIRE INSURANCE.

Mr. W. R. Townley—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

It is safe to presume that we have all been advised to beware of the gentlemanly wolf that comes to us clothed in soft lamb's wool. How many of us have heeded the admonition?

Here you behold the counterfeit presentment of four different-sized gold bricks, and while these do not necessarily represent all the deceits of our business they will suffice to illustrate what I am about to say. You will observe the labels; the names may be familiar to you.

The first represents the smallest-sized brick of the Assay Office, weighing 5 ounces and, if it were pure gold, would be worth about \$100.00. This is "Eastern Competition."

The second represents a 40-ounce brick which, if pure, would be worth about \$800.00. This will serve to represent that imaginary person "A Chicago Broker."

The third is a 500-ounce brick, worth (if pure gold) about \$10,000.00 and is of such generous proportions that we have labeled it "The Other Fellow."

The fourth and largest brick is a 1,000-ounce, and represents a value of about \$20,000.00—if composed of pure gold. It is perpetrated upon the public and by our own methods and practices obtains some encouragement. This has been labeled "Unsupervised Mutuals, Lloyds and Wildcats." I believe you will agree with me in giving the assured credit for being the greatest sufferer when a fraud is perpetrated. He is the individual loser in one lump sum. The solid old fire insurance company may withstand many assaults of the deceiver, while the assured is ruined by one simple failure to pay.

In order to prepare for the subject, "Gold Bricks in Fire Insurance," it seemed essential that I should know something about the gold brick industry. This in itself may be against the economic law of fire insurance as understood by the public, for experience has taught

us that the average country merchant claims to know more about what his rate should be than our expert raters, and the beauty of it is, he frequently convinces our agents; but defying all customs and precedents, I communicated with a number of my friends whose place of residence and general show of knowledge would naturally lead one to presume that they were familiar with the article of commerce that seems never to lose its seductive powers when exhibited to the ambitious banker or expect-to-be millionaire farmer. I will read excerpts from some of the replies in order that you may the more readily understand how appropriately the gold brick is used in describing the deceits of our business. This is from a Denver friend:

"I am surprised that you should address an inquiry for information on the gold brick industry to Colorado. It is true, we make gold pigs in Colorado, but the gold bricks of commerce, I believe, are manufactured further East, for sale chiefly to the farming community, and, I think, any Missouri farmer of average intelligence can give you more information on the subject than I could. I have heard they were made of brass or some similar alloy, having a little gold on an end for assay purposes, but I know nothing of my own knowledge, never having either manufactured or bought them."

Every one appreciates the imperative motto "I'm from Missouri—show me." This expression originated in the fact that the native Missourian is an adept in schooling the innocent and confounding the deceiver, while his virtues are strengthened by the existence of an anti-trust law. He is therefore a modern Solomon, and it is not strange that I should succeed in eliciting the following information from a well-informed and talented man who prides himself on being born in Missouri. He says:

"I can but believe you made your inquiry of me for the reason that you thought I had not always been a 'Solomon,' but had, perhaps, at some time been the victim of some gold brick swindle. However, I shall not resent any inference of this kind to the extent at least of declining to give you such valuable information as I have on the subject. You will permit me to say by way of preface, however, that I have never been tempted to invest in a gold brick, as I have never seen one, save within the sacredly guarded precincts of the smelter, where I had no opportunity to make away with it, and two others, which were shown me as awful examples of human credulity (on the part of third parties to me unknown) which were being used as weights to hold open doors. It is needless to remark that the first I could not buy and the latter I did not care to. The bricks above mentioned were all about the same size, that is, eight to ten inches in length and from four to six inches in width and the same in thickness. I have information to the effect, however, that no uniform size is used in the making up of gold bricks, as they vary according to the cupidity and size of the pocketbook of the seller and prospective buyer. In other words, if you were popularly supposed to be the possessor of \$10,000 or more of the world's goods, the 'Friendly Indian' and his accomplice would doubtless present for your consideration a good big brick, supposed to be worth \$25,000 or \$30,000, which they would sell you for about 30 cents on the dollar. There would be a salted or plugged spot on the brick

for the assayer to sample and report to you the results thereof. If you were a 'small fry,' and could not invest over \$500 or \$600 in an enterprise of this character, you would have a little smaller brick presented you, which would be about the size of six to eight inches in length, two or three in width, and one inch in thickness. So you see it is a case of 'pay your money and take your choice.' That is, you can have any size of brick which your circumstances may justify the 'Smooth Gentleman' in preparing for you."

My Black Hills correspondent's letter gave me the technical knowledge, obtained from the United States Assayer's office, which has enabled me to prepare the bricks that serve as illustrations.

None of my correspondents, however, could obtain a gold brick for me; all, without a single exception, assuring me they have never manufactured or operated one, so at the risk of being suspected of seeking a scholarship in the school of criminology, I succeeded through the kindly offices of the police, in obtaining what you see before us. As this is the first gold brick I have ever seen, I naturally infer that some of you gentlemen may need an introduction.

The gold brick presents some peculiar as well as attractive features, for we find the wise and the foolish not only vying with each other in purchasing the article, but promoting and protecting the industry. In fact, so far as its association with insurance is concerned, it has found such able champions in one of our Western States that it has been enacted that, if the *Ætna* and Hewitt's Klondike Underwriters are co-insurers on a risk, the Klondiker is there for the sole purpose of operating, but not coöperating—it takes in part of the premium, while the "legitimate" must pay all of the loss. The law is probably unconstitutional—it is certainly unrighteous.

Operators are not confined to any particular class, for in their ranks we will find Companies, Managers, Special Agents, Local Agents, merchants and farmers. They can readily be distinguished by their affection for nature and nature's laws, and their attachment to the principle of working along the lines of least resistance. It is this attachment and affection which makes the gold brick operator a good judge of human nature, and enables him to command, for a time, the confidence of his patrons. He invariably reaps his harvest with that class who seek one dollar's worth of value for ten cents in coin, believing it would be criminal on his part not to oblige them. His success is gauged by the extent of his field, the number of residents, and not by locality. A wise Providence seems to have ordained that in every civilized community the ratio of OPERATORS and OPERATEES must be so maintained that gold bricks shall not vanish from the earth.

Bricks are usually prepared in advance and the victim's susceptibility is measured before the goods are exhibited. The cheapest bricks are prepared for sale to the Local Agent, by his customers; he in turn exhibits them to the Special Agent, who finds a pleasant and agreeable employment as a promoter, while the Manager with the

elastic conscience places the seal of approval upon the daily report. Sufficient unto the day are the receipts thereof!

In the conduct of the gold brick industry, I find it very difficult to give the Special Agent a more dignified position than that of a promoter. This deprives him of the virtue of being original. The Local Agent has his cabinet full of bricks awaiting a visit from the Special Agent. Of course he knows that with some Managers he can dispose of any sized brick by mail, but it is always safer to get a testimonial from the Special Representative. Furthermore, the Special Agent may have one of his Manager's pet gold bricks with him, and an exchange of courtesies is always conducive to good feeling—and increases the premium receipts. How many are there present who have handled gold bricks exhibited to them and bearing labels such as this—"Eastern Competition," "A Chicago Broker," or "The Other Fellow"? There are scores of others, but these will serve to illustrate the character of the contents of our operator's cabinet. How many have written a testimonial based solely upon the unsupported statements of the assured, as quoted by your agent? It is only a couple of months ago that I was about to lose a risk on account of "Eastern Competition" (so often quoted in the West), and a close investigation disclosed the fact that the competition was simply a difference in the amount of commission paid by one of the companies in our agent's office. That gold brick is still on sale, my brother, in thousands of offices. "A Chicago Broker" usually lacks the individuality of a name, but no matter whether he is quoted by the assured, the agent, or comes to you in the form of a letter guaranteeing to place the business in Old Line Companies, it is usually a gold brick, a deception, and a fraud. "The Other Fellow" always amuses one, even though he has been quoted so often that he ceases to be interesting. The agent who quotes him is usually honest in his belief, but nine times out of ten he is unconsciously offering the company a gold brick, for in my years of experience in the field I have seen tariffs violated, incorrect forms used, clauses avoided, and always because the "Other Fellow" did it first. I have yet to find that either your agent or mine will admit being the first offender.

If the Special Agent cannot occupy any more dignified position than that of promoter, let him be a promoter of the truth, not a propagator of deceit.

The pet gold brick of the Manager is "Protect our business," and it finds a ready sale when offered to a weak or unscrupulous agent. It is usually thrown upon the market in calamitous times and emanates from one who is either too busy holding some other Company's business or whose lethargy dictates that he avoid the lines of resistance.

These are but a few of the gold bricks that oppress our business and will deprive us of the advantages of an early millennium.

The assured has his troubles; and they are usually brought about by the insuppressible desire to obtain one dollar's worth of indemnity

for one-half the established rate of premium. We cannot educate him because we lack the moral courage to separate ourselves from the enemy and rise to a position where we can display the dignity of a teacher. Imitators, deceits, frauds—all gold bricks—are represented by our own agents. Men who lead upright lives, who intend to be honest and straightforward in their business dealings, are to-day placing in the hands of their customers policies of insurance that they cannot and will not vouch for, and just so long as we are willing to remain in these agencies the taint of suspicion will cling to us. In Missouri, for instance, we have a host of Town Mutuals, organized within the past few years under a liberal law, that are subject to no supervising power. They compete with us and with each other for all classes of business *in our own agencies*, and our agent, when asked for cheaper insurance, hands the assured one of these town mutual policies. Sometimes he volunteers the information that he knows nothing about the ability of the company to pay losses, and will not promise that the assessments will not equal the amount of the note given in part payment of the premium. Thus he quiets conscience, but when a fire comes his mental worry more than offsets two dollars and forty cents in commission. He then becomes a philosopher and claims to realize the force of these words, "The human soul, after long and deadly experience, finally rejects evil as impracticable"—but he continues to represent the town mutual, whether they pay the loss or not. This is probably the reason why the public will not understand the meaning of indemnity, and why that commercial maxim which appeals to every sound intellect, "The best is the cheapest," will not be applied to insurance. We as field men and Managers should preach this gospel, never ceasing, never tiring, and give our hearty support and coöperation to any movement that will tend to separate us from our enemies. There is no other business on earth that would permit such a contamination in its agencies as fire insurance does. It is the lack of loyalty to truth and to each other, that gives such an impetus to the gold brick industry.

The imitator, like death, loves a shining mark, and the very fact that there are genuine gold bricks makes the spurious article easy of sale. In speaking of the genuine article gold brick, be careful to accent both words. One of the best tests of the real thing is, it is never offered at competing rates, nor found upon a bargain counter, and as neither fire, water, nor smoke can faze it, I believe it stands as a suitable emblem of what an honorable fire insurance company should be; it is truth, stability, integrity—it commands confidence and insures a lasting success. The aim of every man is success in business, but the method pursued in achieving that success must be the gauge in passing final judgment. If his methods are bad, his success—no matter how great it may seem—will be a hollow mockery. There is nothing in the business life that can equal truth and honesty. They are gems that time will never dim. It is sometimes hard to see

unscrupulous men outclass us in the race for business, but whatever whims our superiors may labor under in their failure to reward us, if we possess a laudable ambition and, while advancing their interests, display a reasonable zeal in endeavoring to accomplish our aims, they will join in voicing the sentiment of Ironquill:

"Although the world applauds,
It turns at last and punishes its frauds."

(Applause.)

The President—

Gentlemen, we have had a splendid paper, and I hope that we will now have the opportunity of hearing from some of the members of the Association on this subject. I anticipated that, in arranging a short program, we would have the benefit of a discussion of every paper that was read before the Association, and I am sorry that some of the members will not give us the benefit of their views on the subject that Mr. Towniey has so splendidly presented.

(No response.)

This closes the program of the Morning Session. Before adjourning, I desire to call your attention to the fact that the Board of Directors have arranged for a banquet to be given to-morrow evening, here in this room, at 8 o'clock.

COMMITTEE ON BANQUET.

The banquet is in the hands of the following Committee: Messrs. George M. Lovejoy, L. S. McMillan, and E. V. Munn.

We are desirous of knowing as early as possible how many members will attend, in order that arrangements may be made with the hotel people. The arrangement made for this year is similar to that of last year; tickets will cost \$2.50, and the Committee have provided a very choice entertainment. We hope very much that every member who can possibly do so will be present and bring the ladies.

There is nothing more before the house for the morning session, and a motion to adjourn will be heard.

Mr. E. S. Wheeler—

I move that we adjourn.

Motion seconded and carried unanimously, and the meeting stood adjourned to 2:30 p. m.

AFTERNOON SESSION.

TUESDAY, September 27, 1898.

2:30 o'clock p. m.

The meeting was called to order by the President occupying the chair.

The President—

In keeping with the program outlined for the meetings, we will arrange for the discussion, if possible, of every one of the papers to be read. After the paper which Mr. Townley read this morning, I hoped that we would be able to have a discussion, but there was no attempt on the part of the members to enter into any, so I have arranged to call on some of the members at least before taking up the regular program for the afternoon, for the discussion of that paper. I will therefore call upon Mr. Hubble.

Mr. J. P. Hubble—

I listened with a great deal of interest to the remarks in the paper and the ideas there advanced. They, perhaps, appeal to me more strongly than to most men, because I am up against a gang of "gold brick merchants" now on a risk. I spent yesterday and part of last night in trying to identify the gentlemen who are manipulating the gold bricks. In the East the police tell us that different gangs of crooks have special methods of doing their work, and that an old police officer, when he sets out upon the discovery of a crime, he first learns, in case of a burglary, for instance, how the door was opened, the probable size of a jimmy, and other tell-tale marks, and starts out to hunt for his man. This case I had was plain, and it started out with the gold brick, "The Chicago Broker," who wrote to a hotel man down here that he was being robbed by the local companies and the Combine had him down and would soon confiscate all his property, and he sent him a list of companies which contained the names of some of the best companies we have doing business, and he says: "I will furnish you these companies at such and such a rate." So the hotel man immediately rushes down to the Local Agent and shows him this letter. Now the gold brick, the Local Agent, whose friend was somebody else who was about to make a sale, he wanted to get his gold on the market, and the first thing you knew the hotel man had companies quoted from three leading local agencies of the town. Now, that is the way these things work.

When we pick up a newspaper giving an account of the sale of a gold brick to some farmer—you know these sales are usually made to farmers, as being the most vulnerable—we say, "Well, if the farmer

had read the paper he wouldn't have been caught; it serves him right." Now, gentlemen, I submit to you that the great reason why gold bricks are sold in the insurance world is because we have not published in the papers the methods of these men who go around selling that sort of merchandise. When I first started out to solicit farm business, I learned a great deal as to the methods of those competing for the business, and found there were cases where a rat had got in the matches and there was a fire, and Adjusters had visited the assured and had left out the roof and the floor, and applied the three-fourths value clause, made some deductions, discounted for cash, and the assured was indeed lucky if he got out without an additional mortgage on his farm. Now, that fellow was pretty apt to go to the Legislature, and if he did not, he told his neighbor about his experience and his neighbor got up there and tried to fix it so that that thing could not occur again. He thought he had bought a gold brick. He had intended to swindle the company, perhaps, but he found there wasn't any gold except in the special place where the assay was made.

I say to you, gentlemen, that the hope of betterment in this business lies in the removal of the cloak of gloom and suspicion that is surrounding our business, and which has invited suspicion. Why, it is easier to get into a Masonic Lodge than it is to get into a deliberative body of insurance men. That is the only body in the United States of which I know where men cannot get in unless they are directly connected with the business. Our Local Agents, even our Special Agents—it goes right along step by step. When the Local Board meets, the merchant is excluded; when the State Board meets, the Local Agent is excluded; when the Union meets, the Special Agent is excluded, and so on; and I ask you if there is anything else to be expected than that suspicion should lurk around this business. It certainly will as long as we deprive the people of the knowledge of the conduct of our business—just so long can we expect hostile legislation and hostile public sentiment.

I believe, gentlemen, that is the only road to better things—the education of the public. The average business man knows the rules of banking, he knows how freight rates are fixed, he knows in a general way how the products which he sells are manufactured, yet on the subject of fire insurance his mind is a howling wilderness, and we have kept it that way very largely. We are our brother's keeper. It devolves upon us to inform the public if we are to expect any relief at its hands.

(Applause.)

The President—

That is the idea; that is what we want. We want discussion of these questions. I would like to hear from Mr. Van Valkenburg.

Mr. M. W. Van Valkenburg—

Mr. President, the very unpleasant truth so well spoken by our

friend from St. Louis this morning carried nothing but the most kindly criticism, and yet I feel that I know him so well that if somebody did not take the other side he would be disappointed. While he has told us a great many things which are true, he has not told us the whole truth. He seems to have taken rather a pessimistic view of the situation, and while the gold bricks abound, as he states, and many others which he does not mention, the fact remains, that in his paper he does not tell us how to get rid of them, except, perhaps, to buy them up, as he seems to have them here for sale.

You have doubtless heard of the beautiful poem which starts something like this:

"We ne'er do things by halves out in Kansas;
We raise yearling steers from calves out in Kansas," etc.

We have within the last eighteen months adopted a system out there which promises to do away with the gold brick in our business. We have sought diligently, under the sanction of legal enactment, to discover where the gold bricks are, and to eliminate them, if possible, from our business. Of course, as many of you know, we have so far discovered nothing but the pure article, and yet our search is being diligently kept up, and it seems to me that within the next year, if there are any gold bricks in the business, they will have been discovered. Charges are merely nominal for the search that is being pursued, yet it is most thorough and effective. Thus far I believe but one gold brick has been discovered, and that is only alleged to be so—in fact, it is now being bored and tested as to whether or not it is a gold brick. If this system will be adopted, why I think within a year, or a year and a half at most, the whole system will be purified and we will be entirely rid of the gold brick business.

(Applause.)

The President—

Is there anyone else? We should like to hear from some other members.

(No response.)

The President—

The first paper on the program for the Afternoon Session is, "The Ethics of the Field," by Mr. H. H. Rassweiler, of Chicago, State Agent of the Insurance Company of North America and Philadelphia Underwriters. A close reader and a profound thinker, "The Professor," as he is affectionately known in our State, is particularly well equipped for the subject in hand. I have the pleasure of introducing to you Mr. Rassweiler.

(Applause.)

THE ETHICS OF THE FIELD.

Mr. H. H. Rassweiler—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The nature of the subject of this paper suggests the advisability of a preliminary word of assurance that it is not the purpose of the writer to restrict the use of the term "ethics" to what are sometimes called the sterner moralities. To use it, on this occasion, in so contracted a sense, would be so insinuating that the men of the insurance field, *as a body*, need formal precept in regard to the cardinal virtues, as not to be permitted, for a moment, to remain under the suspense of suspicion.

One of the Websterian definitions of "ethics" is, "rules of practice in respect to a single class of human actions; as political ethics, or social ethics," and, by analogous application, *insurance* ethics. While in this field, as in any other, the word covers every shade of human obligation, from matters of ordinary conventional propriety to duties of decalogue authority, let us here use the term "ethics" in the sense inclusive of the responsibilities, amenities and reciprocities growing out of professional relation.

Even isolated human existence, of the Crusoe order, could not escape the restraint of an ethical code guarding the maintenance and interests of such a being. But such a code of restraint and duty would be as simple as the life which it were designed to protect. Around man as a *social* being there is thrown a system of ethical restraint, more or less complicated and exacting, according as he moves on a lower or higher plane of social condition. Now when within the social arena, a man is lifted by his occupation to the more elevated platform of *professional* life, he rises accordingly, in degree of moral accountability, because of new and special obligations imposed upon him. Still farther, if within a professional sphere, he is under compact with his fellows by terms of confederated business relation, he becomes amenable to the judiciary of a still higher and more exacting court of ethical honor.

The business which we represent has reached the status of a profession of a dignified order. The field of its operations is broad and interesting, tempting to business ambition and rich in the possibilities of fertility. In the conduct of the business in such a field of operations, ordinary business kinship would impose upon us a certain code of negative restraint on the one hand and positive obligation on the other, for the protection of the individual competitor, as well as for the maintenance of the interests of the business in general. Here, as in law or medicine, for instance, occur the trespasses which are branded "*unprofessional*." Much more so under *associated* business organization. Here phases of obligation and liabilities of honor appear far more delicate in ethical shade and character.

Thus our business is organized to-day. The *object* of the compact is laudable. The *terms* of the compact are honorable. The *parties* to the compact, as a professionally distinct body of the business world, are second to none in intelligence and business sagacity, and the peers of the best in integrity and honor.

Nevertheless, we are a body of *men*, which is tantamount to a confession of common human frailty, of subjection to defeat under the revolt of the baser elements of human nature against restraint and obligation accepted and subscribed to, so that the bow of our purpose, on entering into compact under specific terms of duty, is liable to lose its elasticity, and the arrow of our execution falls short of the target centre of absolute fidelity to professional honor. It is these occurring infractions of the ethical code upon which both the stability and effectiveness of our business confederation depend, which warrant a more or less frequent study of the nature and application of the ethical demands made upon our individual manhood, as members of such a dignified and closely honor-bound profession.

The term "field," as I shall use it, must not be understood to include the higher councils or directorates of the companies, whose chief duty it is to receive and distribute the incomes, under most simple ethical conditions, on a cold, business basis, and strictly "as nominated in the bond." Into that "holy of holies" let us not presume to intrude. Let us limit the term "field" to that sphere of our activity at the centre of which stand the high towers of the managerial offices, for, like the vineyard of the parable, each of the several department vineyards of every insurance company lies around a high tower—the general office. The field wherein State Agent, Special Agent and Adjuster make their individual records of success or failure, and within which lives and moves—often in a mysterious way—and has his checkered being, the Local Agent.

We are a people who talk about lines. What an interesting web of mutuality! What an elaborate network of interdependence is formed by the lines of relation which span the insurance field! Lines of authority on the one hand and accountability on the other. Lines of confidence reposed and faithfulness returned. Lines of counsel and lines of example. Lines of sympathy and lines of service. How they connect and intersect, between General Agent and Special Agent—between Special Agent and Local Agent—between General Agent and Local Agent—between General Agent and General Agent—between Special Agent and Special Agent—between Local Agent and Local Agent—and, by no means least, between the profession and the public.

As between the General Agent and the Special Agent, it lies in the very nature of the case that the latter should go out from the Manager's office with a clear conception of not only the wishes of his principal, but also of his theory as to the work, for the execution of which he goes to the field. This is, of course, suggested under the assumption

that the direction of the Special Agent, so far as he needs or receives direction, proceeds along the line of a settled theory. Pity the field man who is tossed on the billows of uncertainty and perplexity, under vacillating direction, finding it necessary on every return to headquarters, to square his plan as to methods with the new bearing of the office vane. To understand his commission, in order that he may faithfully and successfully represent the office in the field, is the basis of the field man's employment. It is not for him to question the wisdom of the general policy of the general office. While there is unlimited opportunity to prove his superior efficiency in the execution of details, in the matter of the fundamentals of his office orders, it is

"His not to make reply—
His not to reason why—
His but to do—or die."

It is inevitably the beginning of the end of the combination when the subordinate party undertakes to regulate the head of control. An interchange of places would, if it were possible, hardly relax the strained relation, but would raise its tension from difference of opinion to that state of feeling known among the later accepted grounds for divorce as incompatibility of temper.

But not only is it the duty of the two parties to the relation under discussion to understand each other. Ethical demands require mutual forbearance as to minor matters of judgment, mutual confidence up to the point of a deliberate or flagrant breach of moral obligation, and, on the part of the employee, a conscientious regard for the interests of the employer and a consequent faithful performance of every trust, whether of minor or major importance.

Let us pass to look at the relation which brings the Special Agent and the Local Agent into combination, than which there is no other combination so vitally affecting the general interests of the field. In one sense, the general office has governmental authority in a Local Agent's office, as in matters pertaining to the methods of the business transacted for the company. But in another sense, the Local Agency is an independent power, as in the giving of business to the company. In the former sense the Special Agent comes to the Local Agent with directive license. In the latter sense he appears as the ambassador of the company at the court of his majesty, the Local Agent, charged with diplomatic responsibility. The successful performance of this dual *role* of direction and diplomacy on the part of the Special Agent, is a feat so delicate as to make it the cardinal qualification of the successful field man.

Imagine the army of Special Agents daily going up and down through the field making their visits to their Local Agencies. It is safe to say that we do but very imperfectly realize what each such individual agency visit means to the business in general. We think only of the effect of the visit as it affects the interests of the company

represented by the visitor, or measure its success by the company's increase of business which may follow in its wake. But is that all that is to be considered? Every visit of a Special Agent to an agency leaves an impression on the Local Agent favorable or prejudicial to the interests of not only the field man's own company, nor yet only to the several companies represented in that agency, but to *all* the companies. The honorable winning of the agent's good will, or the honorable obtainment of a risk, as a part of the effect of such visit, is prejudicial to no other company. But while the company represented may estimate the success or failure of its representative on the basis of such primary result, the *profession* asks, and has a *right* to ask: What was the effect of the visit of that representative of the profession upon the business life of the Local Agent? Was it conducive to a confirmation of the Local Agent's laudable code of honor, or was there aught suggested or done which would at once, or possibly like a slow, insidious poison, find its way into the agent's moral arteries? If the Local Agent happened to be one of the numerous class of weaker humanity, standing on an intermediate round of the ladder of business integrity, but looking upward with morally aspiring eye, by how many rounds was he lifted upward, or had his feet slipped to a lower round, after bidding good-by to the visiting field man? Say not that this is an ultra-ethical view of the matter. It is no loftier in ethical dignity than the honor and dignity of the noble profession into whose mouth we have put these questions.

The Special Agent, on the one hand, is properly supposed to hold up before the Local Agent, as in a mirror, the sentiments and principles of the general office, and, on the other hand, to exhibit to his Manager the reflection of the situation at the Local Agency. It naturally follows from the first of these functions of the field man, that the Local Agent sees in him, to a large extent, the impersonation of the company itself. Is it necessary to point out what is implied in this truth? From the reverse function named, it follows that the Local Agent has a right to expect the Special Agent to represent him fairly at the managerial end. But from this same phase of relation it also follows that many a Local Agent of trespassing disposition, will look upon a conniving field man as his high priest at the office of the Manager. Out of such a combination of spirits spring most dangerous acts of connivance. Scores of illustrations from "real life" might be cited. Let it suffice to propose an example of a growing evil. A Local Agent secures a risk at a rate below tariff. Special on the ground goes through the form of investigation; but every leaning of his feelings is in the direction of tying the bag over the plunder. He is ready to estimate at premium value any excuse the agent may put up. Agent pleads a cut-rate offer of a particularly offensive rival agency. But that won't excuse the offense before the Manager, nor before the bar of the business. But, happily for the cause in hand, it is discovered that among the companies of the rival agency is blank company, of blank town,

blank State, which is assumed to be behind the original rate-cut offer, and against which, by some unwritten law, radical defensive measures are supposed to be justifiable. This will go, thinks the Special Agent, and carries the case to the upper tribunal. If it don't "go," it is because principle triumphs in the verdict of the Manager. Such a situation reminds one of the plight of two lads of the street. "They were very young and also very dirty. (These two points are to have no application in this illustration.) One had been absent from school, and the other was writing his excuse for him. 'Say, Jimmie,' said one, 'if yer wants to tell yer teacher why yer was absent, yer must tell me what sickness yer had.' 'Well, Mikkie,' said the other dubiously, scratching his head, 'Kin yer spell dipteery? If yer kin, dat's what I had. If yer can't, I guess measles 'll have ter do.'"

Would it not be charging too much to the account of average human nature to say that the perversities of the class of incorrigible Local Agents all spring up as from seeds native to the soil of their own being? This is, no doubt, true in far too many individual cases. But common candor compels the acknowledgment that in very many cases the seeds of evil business practices were not native in such soil, neither wind-wafted upon it, but sown with a view to a harvest. It were foolish to try to disguise this fact. Under the influence of dangerous suggestion, under the sanction of seductive example, under the tuition of false prophets among the Israel of the profession, many a Local Agent has passed from a state of honorable intent and practice to a state of perversity which makes his incumbency as a factor in the business both a reproach and a menace. What a farce is the attempt to regulate or discipline such an agent! What inconsistencies appear in such attempts! Possibly on the very field committee deputed to "take him in hand" is a member under the influence of whose counsel or example he left the rail of integrity. Queer case—the fox sits on the jury while the goose is tried!

Before dropping the curtain on the play in which Special Agent and Local Agent are the actors, let it be said that if the field man properly appreciates the ethical demands attaching to his intercourse with the Local Agent, he will not make it the occasion for a mere "pounding" for business, varied only by the administering of criticism or the exhibition of superior business knowledge or authority. He will know and feel that a successful agency visit rises in purpose and manner far above an affair so cold and mercenary. He will meet and treat his local representative, not as a mere instrument of gain, but as a man. He will studiously and gracefully adapt himself to the chief bent of his nature, encouragingly, instructively or correctively, as prudence may suggest. He will manifest due interest in his personal welfare, rejoice with him in his personal success, or condole with him in personal adversity; in short, will so thoughtfully compound the social, business and humanitarian influences of his visit,

that on his departure the Local Agent will feel that he has been in communion with a helper, a gentleman and a friend.

If loose practices on the part of a field man are damaging to the business integrity of a Local Agent, much more so are such influences when they emanate from a general office. Let a Local Agent, of frail moral construction, get improper sanction from so high a source, and he will go from irregularity to incurable unreliability. Against such professional disaffection there is no possible disinfection. Against the contagion of the example of an agent thus demoralized, there is no effective quarantine.

The ethical code attaching to the relation between the managerial offices may be couched in two words: comity and coöperation—coöperation without *hesitation*; coöperation without *reservation*. Would not a complete all-round compliance with this code at once usher us into our professional millennium? Which one among our business evils would not be swept away before the moral tide of prompt and unreserved coöperation on every point of honor or agreement? The bane of subterfuges would be eradicated, and with them would disappear every modern evil now gnawing at the vitals of the business, such as the specialized Local Agent and other evasive and unfair devices.

There is no brighter, truer and nobler class of men to be found in the service of any business than the special force of the insurance field. Such is their character as a body. In the light of the brilliancy of their nobility as a class, every exceptional act of dishonor throws all the darker a shadow. The writer would not dare to arrogate for the men of his class, as a whole, the claim of even approximate perfection. Else why even the occasional cases of actual discipline? Why the more frequent cases of *deserved* discipline? Why the mutterings we hear, of retaliatory tone, reminding one of the irate Hoosier's card in a local paper: "I am watching for the man that milks my cow. If I catch him, I intend to shut my eyes and shoot at the cow."

The local representation of the fire insurance business includes many of the brightest, most successful and honorable business men of the country. Let it be farther said, that the aggregate body of local exponents of our interests ranks high both in energy and integrity in the business world. Any and all references in this paper of contrary indication refer to that class of wayward characters who have found unwarranted entrance into our business fold. That this class, whose principles and methods are so very far below the ethical plane of the profession, are as destructive to the interests of the business in general as they are to the business of their honorable local competitors, goes without saying. Speed the day when all *such* outpost stations of the field will be purified, when the local despoiler, who assumes to be a law unto himself, and who even presumes to teach and prompt the public to dictate to the companies the price of their indemnity, will be driven out of the business by coöperative ostracism, and with

him banished all his schemes of dishonorable circumvention—schemes which, in point of nefarious cunning, out-Herod Herod. Suffice it to cite, as one of the latest, the scheme of a Local Agent who, being hedged about with a most vigilant watch of his competitors against the practice of his rebating propensity, proposes to the man who pays a \$500 premium a game of penochle at \$50 a side. Though the agent is a "professional" as a juggler of the spots, while the man in the market is still wrestling with the rudiments in the primer of tricks, the former loses and the latter wins. (Agent gets the business.) Neither is there any surprise expressed by either party at the outcome of the game, for it's all right, you know, according to the *infernal* "fitness of things."

As between the profession and the public, let this remark suffice: The common code of ethics warrants to the public, from the business, just and equitably graded rates and strictly honorable adjustment of losses, in exchange for public confidence and fair, unprejudiced insurance legislation.

Unanimous absolute regard for the ethics of the field is the *ideal* of the business. What we actually experience is the *real*. The difference between the ideal and the real, in the operations of the field, is exactly measured by the degree of infraction of the principles of honorable mutuality which the profession has suffered. It is the difference between health and disease. To cure this disease would be to advance the real to the high standard of the ideal. Prescriptions are as numerous as the recipes in a modern cook book. Diagnoses are free and multiplying. Some of these diagnoses of the disorder, as to the inducing causes, are made in astonishing terms of certainty. They remind one of the medical professor at the clinic, with his students before him and a Teutonic consumptive at his side. "Gentlemen," said he, "I have often pointed out to you the remarkable tendency to consumption of those who play on wind instruments. In this case now before us, we have a well-marked development of lung disease, and I was not surprised to find, on questioning the patient, that he is a member of a brass band. Now, sir, will you please tell the gentlemen what instrument you play?" Stepping forward, the sick man says: "Dschentelmen, I blays der drum."

There is no risk of such a failure at diagnosis in saying that while the disorder affecting the vitality of the insurance business is compound in symptoms and painful manifestations, it is simple and elementary in its origin. It is in the *blood*. To the extent that the blood of principle and practice which vitalizes our professional body and energizes our operations, is vitiated in quality by any contaminations of dishonor, to that extent are the symptoms and consequences of morbidity discovered and suffered.

In conclusion, we are behind the bars of strong impediment. But shall we languish there?

"Two men looked out from their prison bars.
One saw mud—the other, stars."

And why? Because one dropped his aspirations to the level of an unfortunate temporary environment. The other placed his feet on his situation and looked out on possibilities upward and forward. So may we *unitedly* rise above existing conditions of perplexity. To this grand end, let every man be *truc*—true to himself. The ethics of the field are comprehended in this simple proposition, so elegantly and perfectly compassed in the brief Shakesperian precept, from the mouth of Polonius:

"To thine own self be true,
And it must follow, as the night the day,
Thou canst not then be false to any man."

(Applause.)

The President—

I trust, gentlemen, that you will not permit this splendid paper to go by without some discussion. I will call upon Mr. George W. Hayes Jr., for some remarks in line with this paper.

Mr. George W. Hayes Jr.—

Mr. President: It is a great pleasure to voice the sentiments of many men in this room who have had a long-time acquaintance with Professor Rassweiler, in saying that he is a representative type of the high-class, cultured gentleman who at all times works upon the advanced plane of the higher ethics of the field. We who have worked with him on Committees of the Illinois State Board know that his practice and counsel have always been to observe the rights of others; that the Local Agent had just as many rights to be thought of and observed as the company; in the collection of agency balances, at times when men were in sore straits financially, he always has insisted upon giving to them a chance.

The ethics of the field man is the higher duty of the man as an individual to society at large.

The field man goes out into his territory as the representative of a corporation whose business it is to indemnify in case of disaster. How imperative to success to so conduct himself at all times as to inspire confidence both in his company and himself!

Frequently changes come about by which the old-time Special Agents go into the field representing companies new to that certain territory, they themselves possessed of a long-time acquaintance and the good opinion of both their field associates and the Local Agents. It occasions no surprise when those companies achieve distinct and lasting success. It is the high-class men working along high-class lines for high-class companies that produce high-class results.

We whose privilege it has been to meet the executive officers of the companies at the Home offices—in Hartford Mr. Chase, Mr. Brown,

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Mr. Nichols; in Philadelphia Mr. McAllister, Mr. Irvin, and other well known company officers, find that they all know of and express their appreciation of their representative field men. This is further shown by the places of honor occupied upon office walls and mantel-pieces by the photographs of these gentlemen.

"The Ethics of the Field" is a topic that I should like to hear further discussed.

(Applause.)

The President—

I trust there will be further discussion, and that some other member of the Association will favor us before proceeding to the next number.

(No response.)

The next number on the program is a paper on "Fire Insurance in its Relation to the Public," by Mr. W. D. Van Dyke, of Milwaukee, Wis., a leading member of the Wisconsin bar, and one whose knowledge and experience in insurance law render his views on the subject particularly interesting. I have the pleasure of introducing to you Mr. Van Dyke.

FIRE INSURANCE IN ITS RELATION TO THE PUBLIC.

Mr. W. D. Van Dyke—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

I invite your attention to a leading case, one of long standing in the courts, almost as old as *Jarndyce vs. Jarndyce*, and constantly attracting popular attention. I refer to the case of

Fire Insurance Cos. vs. The Public.

The plaintiffs—Fire Insurance Cos.—complain of the defendant—the Public—that it is a busy-body; always disturbing the business affairs of the plaintiffs; never mindful of its own business; ever meddling, unjust, tyrannical and supercharged with bigotry, ignorance and hostility towards the plaintiffs, whom it fails to recognize as great public benefactors.

The Insurance Cos. demand judgment against the Public of "Hands Off."

The defendant—the Public—on the other hand, denies many of these allegations. It counterclaims against the plaintiffs that they have so abused their privileges that they require restraint and regulation; that they have committed gross frauds and deceits upon the people, and are a constant menace to public safety and morals.

Such, in brief, is the nature of this legal dispute between the Public and the Fire Insurance Cos., to the consideration of which your attention is requested by me, not as pleading for the dear public, and yet

(contrary to my usual habit) not as the advocate of the Insurance Cos., but rather in an attempt, in a judicial way, to charge you, as a jury—good men and true—with certain of the prominent facts and the law applicable thereto on both sides of the question, and request you to determine these issues by your impartial verdict.

In so attempting, I am not unmindful of the fact that it is more popular, in an assembly of this character, to rail against the public hostility to insurance companies; to tell you that "insurance companies are the sport of Legislatures," and "their contracts the foot-ball of the courts"; and that the statute laws of this country on insurance are little short of disgraceful—the product of ignorance and bigoted hostility. All of which may be true, and much may be said on these subjects, but it seems to me that greater benefit and better results can be derived from a candid consideration of the public relation to fire insurance, than by calling hard names.

It is hoped that the *novelty* of my method may add some *interest* to these trite subjects, though it is feared my position may not be fully understood.

First, then, I submit that, *It is entirely natural that the public SHOULD be interested in the subject of fire insurance.*

(a) THE ORIGIN of fire insurance was the *popular* demand for it as a *public* necessity. The calamity known as the great fire of London in 1666 gave birth to fire insurance and crystallized the idea into organized shape as a system. The popular mind had learned that death and destruction were too often the direct results of fire, and that general conflagrations brought public suffering and distress, and threatened public destruction.

The public demanded and welcomed a remedy from such disasters, but at the same time viewed with suspicion anything which might be thought to in any way imperil the public safety by offering a temptation to profit by fire. Thus when insurance was first extended to the protection of property-owners against loss by fire, it was in opposition to much prejudice on the part of the general public because of the popular belief that it would increase crime and cause even honest people to relax in that watchful care which every property owner should exercise to prevent accidents by fire and the consequent destruction of property.

"It cannot be denied," says Marshall, in 1800, "that this species of insurance affords great comfort to individuals, and often preserves whole families from poverty and ruin; and yet it has been much doubted by wise and intelligent persons whether, in a general and national point of view, the benefits resulting from it are not more than counterbalanced by the mischief it occasions. Not to mention the carelessness and inattention which security naturally creates, every person must own that insurance has been the original cause of many fires in London, with all their train of mischievous consequences."

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As late as 1875 the Chief Justice of one of our Supreme Courts said, in a written opinion, that

"The general habit of insurance against fire has led to great carelessness," and that "the destruction of property by fire and the consequent loss to the commonwealth thereby has been probably increased largely by insurance."

Ryan, J., in Fuller vs. Mad. Mut. Ins. Co., 36 Wis., 604.

(b) THE RAPID GROWTH of fire insurance has amazed the public. It is without a parallel! If litigation is any measure of growth, it may be interesting to note that, in marked contrast to the crowded condition of our courts to-day with such suits, is the fact that the earliest known law case upon the subject of insurance was decided in 1588, and during the entire two hundred years following but fifty-nine (59) additional cases were reported.

(c) THE PUBLIC IMPORTANCE of fire insurance has demanded popular attention. It is to-day a business necessity and a great public benefit. It establishes a basis of credit and enables manufacturing and commerce to extend their operations to an extent otherwise impossible.

Without the promise of indemnity, capital—which unprotected is ever timid—would be withheld from all such enterprises of public utility as involve more than the ordinary hazards of fire.

It is too well known to require comment that not only the banks, trust companies and money loaners, merchants, manufacturers and carriers, but also the general public, rely largely upon insurance as a material and essential element of their security.

Our official census reports, covering the ten years from 1880 to 1890, show that the total fire insurance risks written and renewed during such ten years amounted to nearly \$99,000,000,000 in the United States, or an average of nearly \$10,000,000,000 per annum. (Ency. 1897-8, p. 232.)

Fire insurance is thus the mother of credit and the twin-sister of capital.

The management of such enormous amounts of capital has required and called to its aid the ablest minds and clearest intellects in the community. The day has passed when the three wise men from the East (or West) are the Minister, Doctor, and the Lawyer, for large moneyed interests have created other professions and in their ranks we find many of the wise, conservative and earnest men of the age.

A standard London periodical has recently said that,

"Towering head and shoulders above the crowd of institutions that have helped to win for England the maritime supremacy of the world, stands the corporation of Lloyds. Its collapse would be more widely felt than that of any other commercial institution in the world."

If this be true of marine insurance, what shall be said of the im-

portance to the public of the vastly greater fire insurance companies of to-day?

(d) *The enormous annual loss by fire attracts public attention.* Notwithstanding the most stringent building ordinances, and the better facilities provided to prevent and extinguish fires, the destruction by fire goes on, year after year, involving the comfort and competency of many thousands of people. In the United States the annual destruction of property exceeds the sum of \$100,000,000. But this loss of property is not the worse aspect in which this problem is presented before the public. Fraudulent carelessness and intentional crime have come to be a large element in the cause of such destruction. In this fact is involved the corruption of public morals and a weakened sentiment of respect for law. A business that continually offers a temptation for the commission of crime will inevitably produce its disastrous effects on the public conscience; and society, for its own preservation, has been forced to take steps to prevent and correct its errors and must be expected to do so. The experience of all of us forces the admission that in no class of litigation is there to-day more temptation to perjury, if not perjury itself, than is found in fire insurance cases. The sanctity of the oath must be preserved; it is the life blood of our government and the heart of its existence! The honor and honesty of every official, State and National, from the highest to the lowest, is thereby secured. The judge on the bench, the jury in the box, the witness on the stand, and the attorney at the bar, are one and all solemnly obligated thereby, and by it alone. Remove this safeguard, destroy or even impair its sanctity, and truth will be soon obsolete, and justice sold to the highest bidder.

It must, therefore, be anticipated that the public will seek by legislation to remove temptations to crime; that in the exercise of its police power it will endeavor to establish care and watchfulness on the part of its citizens, and that it will assiduously guard and protect the public morals.

It is entirely natural that it should do so.

But other subject matters more directly affecting the system or business of fire insurance have enjoyed no little part of the public attention. The *magnitude* of a business employing armies of men and enormous amounts of capital (principally foreign); its *importance* to the commercial world and to every property owner, reaching in its scope every fireside in the land; and the *nature* of a business peculiarly hazardous, subject to abuse, and depending for its existence upon the inviolability of the security it extends to the public, are all matters which naturally *provoke* popular interest; which interest has found expression from the corner grocery to the marts of commerce, and its record is written no less in the decisions of our courts than in the statute books of our several States.

It is to some of the features of such legislation that I invite your particular attention.

STATE SUPERVISION.

Statutes relating to State Supervision prohibit, under penalty, the doing of any fire insurance business, by any company or individual, unless and until duly licensed thereto by the State.

The prerequisite to such license is evidence of the due authority of the applicant and of its financial ability, to which end verified statements of its assets and liabilities, deposits of securities and annual reports are required, and ample provision made for examination into its affairs and condition.

Before such laws were adopted the public complained that it had paid for indemnity which, in case of loss, it found to be but an empty promise, by companies which either never existed or whose assets were intangible; companies recognized by the State, which were organized *nominally* for the purpose of insuring the public and the payment of losses, but *in fact* to insure an easily-earned income to one or more of its officers, collect premiums and pay fat salaries. Names of men of high standing composed the Boards of Directors of such companies—eminent men who were induced to lend their names for the official benefit of concerns of which they knew, and were expected to know, nothing.

The public demanded fair play. It justly felt entitled to indemnity when it paid for insurance, and that such indemnity should be made certain and secure. It sought a remedy in legislation. The multiplicity of reports required and examinations permitted are extremely burdensome, and there can be no possible necessity for forty-five State reports and examinations, where one Federal Commissioner can collect every fact and inquire into and report upon the condition of each company. National legislation now pending, it is hoped, will cure these evils.

While it is undoubtedly true that in certain instances the inquisitorial powers and rights to examine have been grossly abused and have been made, perhaps, the instrument of extortion, I sincerely believe that these laws have tended largely to appease public hostility, by driving out the impostors and frauds who preyed upon the community, and with them the cut-rate bastards, who fattened on the vitals of legitimate business, and that more than anything else I believe these laws have tended to destroy much of the unjust and unlawful competition against legitimate insurance conducted on business principles. I therefore believe that such legislation, justly and equitably administered, has been welcomed and is heartily supported by all the *best* companies of to-day.

RESIDENT ATTORNEY.

The inadequacy of local capital has placed in the hands of corporations, foreign to the several States or to this nation, a large proportion of the fire insurance business of this country.

Where the public was obliged to sue to recover on its contracts

with such foreigners, it believed it had been unjustly required to incur great annoyance and expense. That a citizen of Minnesota or Wisconsin should be obliged to institute his suit against his insurer in New York, Massachusetts or England, upon a contract solicited and made at his home, upon property there located, and where his witnesses reside, seemed neither equitable nor just, and to be rather a denial to such citizen of his constitutional right to obtain justice freely and without being obliged to purchase it, completely and without denial, promptly and without delay.

Consequently we find in many States a provision, common to all foreign corporations—not insurance companies alone, but of every kind—requiring the appointment within the State of some person or officer on whom process against such foreigner may be served, that the citizen may enjoy the right to litigate at home.

RECIPROCAL LAWS.

Most of the States have adopted Reciprocal or Retaliatory Acts relating to foreign insurance companies. By whichever name they may be known, their object and purpose is not obscure. "Reciprocity" expresses the act of an interchange of *favours* between persons or sovereigns; "Retaliation," that of returning *evil* for evil. Though the means employed be retaliatory, the object of such legislation is reciprocity.

A State, to maintain her dignity and sovereignty and provide for the well-being of her citizens, should certainly not deny to her subjects the equal protection of her laws or the equal enjoyment of favours and privileges granted to strangers, nor should she exempt such strangers within her gates from any of the burdens and requirements which their respective home governments impose upon her citizens under similar circumstances.

I cannot subscribe to the criticism of such reciprocal laws by certain very learned writers. If Prussia will not permit *our* companies to do business in *her* territory—except under most onerous conditions, which amount to practical exclusion—I most certainly cannot favor the admission of *her* companies to *this* country upon any other basis. I cannot believe that the interests of the people of this country require the admission of the creatures of such foreign countries on any other than reciprocal terms, and I was pleased when New York closed her doors to them.

TAXATION.

Much has been written and said of the unjust taxation of insurance companies. A tax in its very definition is a burden, has ever been odious, and a popular subject of attack. It may be conceded that no other business is so heavily taxed, that insurance companies are unjustly discriminated against, that such tax is grossly disproportionate

to the supervision and protection extended, and is almost entirely for revenue only. It has been ably contended that the taxes imposed upon insurance companies are an utterly indefensible imposition from any point of view. Admit it all, and yet the fact remains that there is no business that can so readily protect itself from the effect of excessive taxation as the business of insurance. It is a business of averages and ratios—averages of time, place, losses, expenses and rates. An increase in taxes, no less than an increase in losses, means an increase in rates. If a tax is a burden, it is a burden on *him who pays it*. Who, then, pays this unjust tax? Who, but the public! Manifestly, therefore, inasmuch as the establishing of rates which the public pay remains and must remain in the hands of the companies, this fact is an absolute safeguard against adverse legislation of *every* kind, including unjust taxation.

Neither stockholders, directors, nor managers of insurance companies need borrow any alarm from this scarecrow of taxation, because they are fully protected by their safeguard in rates, and the constitutional requirement of uniformity in the rule of taxation. If only reciprocity and uniformity in legislation be maintained, then the principle of the survival of the fittest will be the only criterion of success.

If, therefore, the subject of taxation of insurance companies for revenue only has in it no serious element of *danger* to the companies, may it not be that it has in it, from a purely *public* standpoint, certain characteristics to particularly commend it? Revenue must be raised; a tax should be indirect, equitable and evenly distributed throughout the entire State. No business is so large in its scope as fire insurance, for it reaches every hamlet in the land; its measures of value are most certain and definite, its rates equitable, evenly distributed and just, and therefore Fire Insurance Companies are best fitted to be the revenue collectors for the State, armed with the exclusive right to establish its rates as a safeguard and protection, and thus, without fear or favor, they can perform a public duty, odious only in name.

Insurance companies enjoy the benefit of and profit by public fire departments. It is an old adage that "those who dance must pay the fiddler"! and in this connection it may be interesting to note that an important part of the business of the *first* fire insurance companies was the maintenance of well-organized and equipped forces for the extinguishment of fires. History repeats itself, and we find this fossil branch of the business reappearing in the efficient fire patrols of to-day, and a suggestion of it in the taxes collected by the States from Insurance Companies for the support of local fire departments.

Legislation imposing limitations upon Insurance Companies and their contracts cannot be sustained.

It is due to the spirit of the age—an age of reform—and to the *belief* by the public that gross abuses have existed.

The call for legislative interference was founded on the nature of a system manifestly *liable* to abuse, and not the *fact* of abuse by any

considerable number of insurance companies. With no fault in *many*, and probably with substantial fault in but a *few*, the system as such nevertheless came to be a subject of criticism.

The judges of the Supreme Courts of several States have, in some few instances, in their decisions, indulged in forcible, though unjudicial, tirades against insurance companies, which express, it is hoped, the extreme criticism of the system.

In *Delancy vs. Ins. Co.* (52 N. H., p. 581), Chief Justice Doe, of New Hampshire, prior to the adoption of the Standard policy, said:

"Forms of policies of a most complicated and elaborate structure were prepared and filled with covenants, exceptions, stipulations, provisos, rules, regulations, and conditions, rendering the policy void in a great number of contingencies. The compound, if read by a premium payer, would—unless he were an extraordinary man—be an inexplicable riddle, a mere flood of darkness and confusion. As if it were feared that some extremely eccentric person might attempt to examine and understand the meaning of the involved and intricate net in which he was to be entangled, it was printed in such small type and in lines so long and so crowded, that the perusal of it was made physically difficult, painful, and injurious.

When a premium payer met with a loss, and called for the payment promised in the policy, which he had accepted upon the most zealous solicitation, he was surprised to find that the voluminous, unread and unexplained papers had been so printed at headquarters, and so filled out by the agents of the company, as to show that *he* had applied for the policy. Knowing well that the application was made *to* him and not *by* him, and that he had been cajoled by the skillful arts of an importunate agent into the acceptance of the policy and the signing of some papers or other, with as little understanding of their effect as if they had been printed in an unknown and untranslated tongue, he might well be astonished at the inverted application, and the strange multitude of fatal representations and ruinous covenants. But when he had time to realize his situation—had heard the evidence of his having beset the invisible company, and obtained the policy by just such means as those by which he knew *he* had been induced to accept it, and listened to the proof of his obtaining it by treachery and guile, in pursuance of a premeditated scheme of fraud, with intent to swindle the company, he was measurably prepared for the next *regular* charge of having burned his own property.

Later the companies issued new editions of policies, containing additional stipulations, to the effect that their agents were *not* their agents, but the agents of the premium payers. Before that era, it had been understood that a corporation—an artificial

being, invisible, intangible, and existing only in contemplation of law—was capable of acting *only* by agents. But these corporations, pretending to act *without* agents, exhibited the novel phenomena of anomalous and nondescript as well as imaginary beings, with no visible principal or authorized representative; no attribute of personality subject to any law, or bound by any obligation; and no other evidence of a practical, legal, physical, or psychological existence than the absorbing of cash received by certain persons who were not their agents.

When the premium payer complained that he had been defrauded, it was not, in the opinion of the Legislature, a sufficient answer to say that, if he had been *wise* enough, taken *time* enough, had *good eyes* enough, and been *reckless* enough in the use of them to read the mass of fine print, and had been scholar, business man, and lawyer enough to understand its full force and effect, he would have been alarmed, and would not have been decoyed into the trap that was set for him. The fact is that, under the ordinary circumstances of the present order of things, these documents are illegible and unintelligible to the generality of mankind. And it seemed to the Legislature that the companies who issued policies which they knew would not be understood, should not take an unfair advantage of mistakes into which the companies themselves, by their agents and their fine print, caused the premium payers to innocently and unconsciously fall."

In *Appleton Iron Co. vs British Am. Ass. Co.*, 46 Wis., pp. 23-32 (1879), Ryan, C. J., says:

"If the crafty conditions with which fire insurance companies fence in the rights of the assured, and the subtle arguments which their counsel found upon them were always to prevail, these corporations would be reduced almost to the single function of receiving premiums for little or no risk."

Some of the features of the system thus made the subject of public complaint were the formal application; the small type of the policy; the false agency stipulations, and other so-called "crafty conditions." The public at length demanded their suppression and we accordingly find public enactments restraining and limiting all insurance companies in respect to such subjects, though such objectionable features were largely abolished by the free act of the companies themselves, before the State was forced to forbid them.

Such tirades by the judges of our courts, as well as so-called "*judicial* legislation" respecting insurance contracts, cannot be too severely condemned.

"Courts have sometimes been too astute in their search for reasons to maintain the liability of insurance companies, in the face of conditions limiting such liability. And yet a contract of

insurance in this regard is no different from other contracts; and the function of courts is to *construe* them, not to *make* them." (*Dumas vs. N. W. Nat. Ins. Co.*, 40 L. R. A., 361.)

In no branch of the law has there been so much "judicial legislation" as in insurance cases. The hardship to the policy holder, or a prejudice against the companies in general, has led to much that cannot be explained on any other theory than that stated in an Indiana case, where the court openly declares that insurance companies "are not favorites of the law." (*Ky. Mut. Ins. Co. vs. Jenks*, 5 Ind., 96.) Such sentiments and decisions are, to say the least, unjudicial, and are no honor or credit to the bench that countenances them.

The object of much State legislation obviously has been to remedy evils with which the public had long *believed* itself to have been grievously afflicted. It is the state of things *believed* to exist, and not its *real* existence, that explains such legislation. That the public has *believed* itself to have been imposed upon is too notorious and historic to require any extended attestation. Whether such belief has had an ample or substantial foundation, or any foundation at all; whether it was justified by the conduct of a considerable number of insurance companies, or whether the course of a very few brought an undeserved reproach upon the whole system of insurance, it is not now necessary to determine.

We may, however, privately ask ourselves if the public has had any just grounds for such belief? Have abuses and incorrect practices existed in the insurance business? An express admission is the strongest of evidence. Let us, then, examine ourselves and our own records in answer to these questions: First, turn to the preamble of the original charter of this great "Fire Underwriters' Association of the Northwest" and we read:

"Whereas, Certain *irregularities* obtain among Adjusters in the settlement of losses, among solicitors in authorizing risks, and among Local Agents in procuring business, therefore,

"Resolved, That we, etc., * * * do hereby organize *for the purpose of promoting harmony and correct practices among the profession.*"

Is not this a pretty clear admission of the existence of "irregularities" and "incorrect practices"?

Mr. Irvin, in the last Annual Address before this Association, said that he believed that the persistent effort to make a salvage is responsible for much of the public outcry and consequent legislation. He urged that losses should be "*adjusted*," not "*settled*."

At your last meeting a paper was read in which it was asserted, without apparent fear of contradiction, that

"There are Adjusters who think of nothing but salvage, and treat claimants as probable incendiaries until they are proven innocent."

"An honest confession is good for the soul," and to be entirely candid with ourselves, we must admit that abuses have existed in this business in its relation to the public at least among a few so-called insurers, and that such abuses have brought reproach upon the innocent, and the public is not *all* wrong in *all* its beliefs, as to *all* companies. There are gold bricks in this business.

If, then, the subject of fire insurance is of such vast public concern and interest; if irregularities and incorrect practices have, in the past, created the public belief that abuses have existed, is it remarkable that a lack of harmony has seemed to exist?

Mark well that I do not use the popular expression "*hostility*" but rather the milder form "*lack of harmony*"; and I do so because I attribute this discord to *no enmity*, but largely—if not entirely—to the ignorance and lack of education on the part of the public respecting the fundamental and elementary principles of fire insurance.

The public are instructed respecting ancient history, algebra, Africa and the North pole, but are taught absolutely nothing respecting insurance, which every day enters into every department of business and crosses the threshold of every home. This subject of fire insurance is so little understood that it has been even said that "there are no law books on our shelves that give the faintest suggestion of its underlying principles." (John A. Finch.)

The public have imagined that a policy of fire insurance is an absolute promise to pay; it should be taught that a policy is—and must be—but a conditional contract of indemnity.

In view of such ignorance it is but natural that there should be a lack of harmony, for legislation without knowledge of the subject matter is law without reason, and produces discord and not harmony.

The suggestion of *liberality* by the public towards fire insurance companies may seem as unnatural as novel. Yet it exists in fact, and is perhaps best illustrated in our Standard Policy Laws.

Almost since the infancy of fire insurance the desirability, if not necessity, for a *uniform* policy has been appreciated. This subject had been agitated by and claimed the attention of the insurance companies almost constantly for years in *ineffectual* efforts, by mutual agreement, among themselves, to establish such uniformity.

To obtain a standard *obligatory* policy, resort was had in 1886 to the Legislature of New York, and met with success. The New York Board of Underwriters, with the aid of most able counsel, were permitted to and prepared and filed the "Standard Fire Insurance Policy of New York," which has been the model upon which nearly all subsequent standard forms have been made.

Truly thus *delegating* its legislative powers to the insurance companies to draft and file a form of policy which should be and have the full force and effect of a statute of the State, was not a display of hostility! Was it not rather an illustration of unusual public confidence and trust? The New York Standard Policy shows that such trust was

appreciated and in no way abused by the companies, and such public confidence has found endorsement and approval in at least twelve other States, by the adoption of substantially such New York Standard form.

VALUED POLICY LAWS.

I have said nothing of the so-called Valued Policy Laws, which have been the subject of so much discussion, debate and comment that they are almost threadbare. The professed purpose of such Acts undoubtedly was, and is, to prevent the *public* evil of over-insurance and consequent temptation to arson; the remedy, a reward to the over-insured, or criminal, instead of punishment. This surely is illogical, and the product of ignorance.

History shows that these Acts have but incited and created the evils they were intended to destroy.

But valued policy laws have in them other dangers generally overlooked, though vastly more important than the fact that they offer a premium to crime, or that they are illogical.

In providing that the amount of insurance, irrespective of the actual loss, shall be conclusive as to the value of the property wholly destroyed, these laws annihilate the fundamental principles of insurance. Under them insurance is not a contract of indemnity, but is a gambling contract.

Such laws are the result of ignorance or bigotry and, on grounds of public policy, they are condemned by the Governors, Insurance Commissioners and intelligent people in every State. No public policy requires any such legislation. These valued policy laws have not even the approval of the enemies of insurance companies. Gov. Altgeld, in his veto of them, states that "as a protector of the rights, the property and the lives of all its citizens, the State cannot support a principle that works so clearly against public welfare."

Valued policy laws I believe to be clearly unconstitutional. They include all insurers; are not limited to corporations, foreign or domestic, but include Lloyds, and individual insurers as well; they cannot, therefore, be justified as a regulation of corporations. Again, insurance is a private, not a public business, and therefore does not come under the so-called police power which it is conceded may regulate contracts involving a public use or a monopoly.

Valued policy laws are unconstitutional because they attempt to unlawfully abridge the right to contract.

The right to contract, however, has certain limits. It is well settled that the Legislature may, under its police power, suppress and restrain all *gambling* contracts.

Insurance is indemnity—over-insurance is gambling—so that in so far as a contract of insurance exceeds the actual value in case of a total loss, in just so far the policy is a gambling contract and may and should be dealt with accordingly.

This limitation and distinction suggest the true remedy. The State should provide that in a case of total loss the assured should receive the actual cash value of the property covered by insurance, and in addition thereto the premium paid on all over-insurance with interest. Such legislation would be as well constitutional as just to both parties, and would destroy the evils of over-insurance by removing the temptation to *both* parties to gamble—(to endeavor to receive something for nothing)—the assured to profit by the fire, and the insurer to obtain premiums without risk. Such, it appears, is in a measure now the law in Iowa.

LEGISLATIVE CONTROL OF CONTRACTS.

Subject only to the police power to regulate foreign corporations, monopolies, gambling contracts, and *quasi* public corporations and their contracts, I believe the Legislature cannot limit the inalienable right to contract.

The Fourteenth Amendment to the Federal Constitution provides that

“No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States, nor shall any State deprive any person of life, liberty or property without due process of law, nor deny to any person within its jurisdiction the equal protection of the laws.”

The constitution of nearly every State expressly declares that it is established to secure the blessings of *freedom* and to promote the general welfare. To make this more emphatic, each such constitution further provides that

“All men are born equally free and independent and have certain inherent rights; among these are life, liberty, and the pursuit of happiness.”

One of the most valuable and sacred rights is the right to make and enforce contracts. The obligation of a contract when made and entered into, cannot be impaired by any act of the Legislature. The word “liberty,” as used in the several State constitutions, does not mean a mere freedom from physical restraint or state of slavery, but it is expressly held to embrace the right of a man to be free in the enjoyment of the faculties with which he has been endowed by his creator.

The right and liberty to contract is one of the inalienable rights of man, fully secured and protected by the constitution, and it may be restrained only in so far as it is necessary for the common welfare and the equal protection and benefit of the people.

Three of the Justices of the Supreme Court of the United States have recently united in the expression that

“The paternal theory of government is (to me) odious. The utmost possible liberty to the individual, and the fullest possible protection to him and his property, is both the limitation and the

duty of government. If it may regulate the price of one service, which is not a public service, or the compensation for the use of one kind of property, which is not devoted to a public use, why may it not with equal reason regulate the price of all service and the compensation to be paid for the use of all property? And if so, 'Looking Backward' is nearer than a dream." (*Budd vs. New York*, 143 U. S., 517.)

And more recently, four of the Justices of the same Court have said that

"If the Legislature can control the right of contract, * * * * * the country is rapidly traveling the road which leads to that point where all freedom of contract and conduct will be lost." (*Brass vs. Tusser*, 153 U. S., 591.)

Thus, certain of the Judges of the U. S. Supreme Court have practically said to the public, "Hands off in matters of contract."

This question of constitutionality suggests serious results, worthy I think of your careful consideration, for if it be true that the "Valued policy laws" are void because the Legislature cannot limit the right to lawfully contract, it seems to follow as a necessary sequence that our *Standard* policy laws are within the same inhibition and are also unconstitutional for the same reason.

If, on the other hand, the Legislature may limit the right to so contract, then are the "Standard Policy Laws" valid, but, nevertheless, subject to revision and change at the beck or whim of each legislative session, and the insurance companies can make such, and such only, policies or contracts as such laws may from time to time prescribe.

A statement of these propositions seems sufficient to suggest the dangers and difficulties of the situation. What the result or the remedy may be is uncertain, but we may definitely conclude that public confidence, established by instruction and education, and by the "correction of irregularities and the promotion of harmony and correct practices," according to the charter of this able and efficient organization, will be a large factor in the result.

Thanking you, gentlemen, for your attention, I charge you to carefully consider and discuss these subjects, and I await your verdict.

(Applause.)

The President—

I hope to have discussion on this magnificent paper, and I will call upon Mr. Pinkney, of Kansas City.

Mr. A. E. Pinkney—

It would seem from the gentleman's remarks that he has been fortunate enough to live within the borders of a State where all the rights of the insurance companies have not yet been taken away, and under the administration, doubtless, of one of the best Insurance Commissioners America has ever seen—a man who has made for himself a repu-

tation, a man second to none other as the superintendent of an Insurance Department, who has followed in the footsteps of another man we all honor in the West, the Honorable D. W. Wilder. It is unnecessary for me to say I refer to Dr. Fricke.

When the gentleman says we have the power to protect ourselves as tax-gatherers *by adding the tax to the rate*, that carries with it, of course, the right to make rates, which we in our State are no longer privileged to do, as is the case also in several of our neighboring States; and it would seem to me, even if that were eliminated from the proposition, that it is bad policy, a bad proposition to say that insurance companies should sustain to the public the position of tax-gatherers. I do not think the State has any right to impose that burden upon us. In the first place, it is an office that carries with it a good deal of odium; no man likes to be an assessor, a tax collector, and we should certainly not have that saddled upon us. The public complains of expense, of the enormous expense of conducting this business. Why, then, should that be added to our expense and made part of the burden which we inflict upon the public?

I think that there is no question as to the correctness of his position in reference to valued-policy laws. As I understand the history of that legislation, it was the natural result, primarily, of sharp practices on the part of farm solicitors. I know that not very many years ago it was the common practice of farm solicitors to travel in herds together. Six, eight or more would gather around the hotel stove at night and tell how during the day they had induced some ignorant farmer to insure his property for four or five thousand dollars or more, whereas everything he had on earth, including his wife and babies, was not worth \$300! When a loss occurred, which it usually did under those circumstances, the Adjuster came on the ground, adjusted the loss according to his contract, and it was not long before a howl went up all over the country, and Legislatures of various States had such pressure brought to bear upon them that they had to do something to protect the people against insurance companies, and I have always maintained, and until I can be convinced to the contrary, will continue to contend, that the farm companies—the farm companies that did farm business fifteen, sixteen and twenty years ago—are primarily and directly responsible for nine-tenths of the hostile legislation to-day upon the statute books of the various States of this Western country. (Applause.)

I believe, however, that we should go beyond the legal aspect of the question as presented by Mr. Van Dyke in his excellent paper, for the public are not all dishonest. There are as many honest men in every other walk and avenue of life as in the insurance business, or any other calling. Men are, perhaps, prejudiced simply by reason of the environments that have surrounded them in their business career. I believe that we have made a great mistake in not educating the public, and in order to have accomplished that we should have used the daily press. I am aware that this is a very unfortunate allusion, perhaps, in the

judgment of very many men, but I do firmly believe that had we sought the cooperation of the press years ago, cemented their friendship, made them see all these propositions as we see them to-day, we should stand in an entirely different light as far as this business is concerned all over this country. And at whose door lies the fault of the fact that the daily press or the public as a whole are against us? It is at our own. We have shut the door against them; we have surrounded, or sought to surround the business with mystery. I remember only a few years ago, when I first started on the road, I was appointed on a committee which had been sent to a little town to make rates, and I was doing the clerical work. A gentleman came up to me and said: "Have you made the rate on my building?" "Yes." "How much did you make it?" "Well, so much." "How did you get it?" "So and so." About that time the other two members of the committee, Nestors in the business, came up and said to me in a most alarmed manner, "You mustn't tell that. The public mustn't know anything about this," and that has been the theory, as far as I have been able to discover, up to within very recent years.

It has only been of comparatively late years—eight or ten at the outside, as I remember now—in my own territory where we have seen the folly of that system, and have sought to enlighten the public. And to-day in the field with which I am familiar, we say to the public, "We don't make rates; you make your own rates." And we invite men in to explain how we make their rates, what the defects in the building or the defects in occupancy may be, or any other causes for advancing the rate. We are seeking to educate the public, as far as we can, so they may learn wherein they themselves may better their condition as far as insurance is concerned, and we are further striving to educate the public in my State, so they may be fully advised as to the effect of their laws, having issued within the last few months some thirty thousand pamphlets, which have been sent over the State, especially to members of the Legislature and men interested in insurance, pointing out to them wherein injustice has been done to the insurance business and insurance interest; and, as I said before, I think the time has come when we should make it a point to do away with Star chamber proceedings and no longer surround this business with mystery. There is nothing about this business, to my mind, that should not be known.

(Applause.)

The President—

I believe the members of the Association would also be very glad to hear from Judge Cary if he will favor us at this time.

(Applause.)

Judge Eugene Cary—

The gentleman who read his speech to us announces that he did so in a judicial capacity. Perhaps it is hardly fair to talk back to the Judge. It is not always safe, at least. I do not wish to enter into a

further discussion of this paper, there is not time; but I must differ very radically from the statement that it is a proper and fitting way for the State to raise its revenue by a tax upon the insurance companies. I should oppose this, because it is a partial and unequal tax, which in its results places the burden upon the prudent property holder who seeks the insurance. The taxation should be equal among citizens, and those who were so prudent and cautious, or who may be driven by their necessities—the debts which they owe and the security which they may have to give to their creditors—to secure insurance, should not be punished by having imposed upon them an undue share of taxation.

It was also suggested in this paper that the insurance companies receive the benefit of a large part of this taxation, which was imposed for the creation and support of fire departments. Now, I do not believe that this is true. Of course, we encourage the improvement and the support of fire departments, but what is the result? Just as soon as a fire department is established and just as often as it is improved, the property holder says, "our conditions have been so far improved that you must reduce your rates," and others say, "our conditions have been so far improved, the danger is so much lessened, that it is not necessary for us to carry so much insurance," so that we are not necessarily, and I doubt whether we are practically, the beneficiaries of this special class of taxation. I think insurance companies are organized in the main to take risks and to meet conditions as they find them, and when they shall have forced improvements and are taxed for that purpose, why the claim ought not to be put up that we are beneficiaries, when we are really the sufferers.

(Applause.)

Mr. Charles Janvier—

I have no desire to take up the time of this meeting, but I would like, if possible, to have the gentleman make an addition to his paper. In my State of Louisiana we have had for many years a law which compelled the return of the premium of the unexpired portion of a policy on real property. That law has been the weapon with which we have fought and successfully defeated the valued-policy legislation. And we have improved upon that; the Legislature at its last session passed a law which compels the return of premium upon the unexpired portion of a policy covering upon the entire property. You mentioned one State only in your paper, and I would like that the State of Louisiana might be added.

Mr. Van Dyke—

I will be very glad to do so.

Mr. Janvier—

Referring to Mr. Pinkney's State, the Governor of his State told me

some time ago that it seemed to him that the whole mass of the population wanted to be assessors and tax collectors.

(Applause.)

The President—

The next paper on the program is, "The Fieldman as Seen by the Outsider," by Mr. F. C. Oviatt, editor of the *Philadelphia Intelligencer*.

Mr. Oviatt needs no introduction to this Association. Although he has been transported to the peaceful shades of the City of Brotherly Love, he returns to us at least once a year for the inspiration which a really great city alone can give, and I am sure that his Western training, accompanied with his splendid opportunities for quiet thought which he now enjoys, promises us an intellectual treat. I have the pleasure of introducing Mr. Oviatt.

(Applause.)

Mr. F. C. Oviatt—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The kind invitation of your President is perhaps somewhat of a drawback because of the allusion to the city in which I dwell. We find, however, that when the Western men come East they find in Philadelphia rather a pleasant place.

It is with some trepidation that I, as an Outsider, speak to the Insiders upon the subject of the Field Man. Without attempting to be humorous, I am reminded of the darkey preacher who was called upon to make a prayer at a gathering of his white brethren, and he went at it something after this manner: "Oh Lawd, teach heah darkey to be humble, for Thou, Oh Lawd, knows that he nevah was in such good company befo'".

(Applause.)

THE FIELD MAN AS SEEN BY THE OUTSIDER.

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The point of view makes much difference in the scene. The mountain does not appear from the summit as it does from the plain. It is the same mountain, but the change in point of view changes the appearance. This is also true of institutions and men. In reality they are the same, no matter what the view point, but different points of view are necessary to a correct apprehension of the reality. It is the purpose of this paper to help in getting a correct view of the field man, and to that end he will be considered from the view point of the outsider. It is not its purpose to study him from the Manager's desk, but from the field where his work is done. It is its purpose to see him as he appears to the men with whom he mainly deals, the agent and

the assured. Not how he looks when under the shadow of the Manager, but when he is the administrative reflection of the Manager.

How can the field man be the administrative reflection of the Manager? To the large majority of the outsiders who deal with the company the field man is its visible form and shape. There is the Local Agent, but he is not the company to the average person, when compared with the Special Agent who comes within the range of his vision every now and again as its special representative. As a general rule, the outsider knows the insurance company in just about the way he knows the field man who represents it. If the Special Agent makes a mistake it is the mistake of the company. If, on the other hand, he so represents it as to command respect the company stands higher in the public estimation by reason of his good sense.

The field man has to do with the agency work of fire insurance. The outsider notes that, as a general rule, his work is done according to one of two systems. In one system he is practically a sort of carrier or errand boy with little or no power of decision, the Manager treating initiative and decision, even upon minor points, as among his reserved powers. In the other system the Manager exercises a general supervision and delegates the details to the field man. The outsider comes in contact with each of these systems in operation. From his standpoint it seems much wiser to give the representative in the field a share in the field administration. He knows the field, the agents, and if allowed to think can reach a quicker and more sensible solution than can the man who has to get all his facts at second hand.

The outsider does not believe that the field man ought to usurp the administrative function of the Manager, but does believe him well fitted to act as his administrative voice, hands and feet in the field. The Special Agent who is kept in the dark as to the general plans of field administration determined upon by the home office is handicapped. The outsider finds that such a Special Agent is unable to answer the questions that arise in his field in such a way as to command the confidence of the agent or the assured.

Some years ago when the Union determined upon a course of action which was to quite largely affect the work of the man in the field, one of the field workers asked his Manager how the action taken would affect matters in his field. The reply to the query was another query as to how the field man knew there was such an organization as the Union. The Special subsided and went to work at a disadvantage as compared with the Special who did not have such an exclusive Manager. It would not be surprising if the outsider who knew of the incident thought that the Manager, if called upon to propose a toast to the field man, would probably do it in the words of Kipling:

"So here's to you, Fuzzy Wuzzy, at your 'ome in the Sowdan,
You're a pore benighted 'eathen, but a first-class fightin' man."

Some Managers may say that the outsider does not know the facts when he expresses the opinion that the field man should have a larger share in the administrative work of his field. Perhaps the outsider does not know all about the business of fire insurance, but he does know what sort of a Special Agent he had rather deal with and what sort of a man he will deal with when he gets a chance to show a preference. The outsider, in the sense of the man who buys insurance, makes the company a possibility. The company cannot run without the assured. The company is an engine and boiler. It is ready for work. The fuel to furnish the necessary steam is the business produced by the Local Agent. Without this fuel the company, no matter how well named or how much capital it has, is only a mass of cold financial iron. The premiums gathered by the Local Agents start it agoing. The power developed depends upon the supply and character of fuel. The man who looks after the supply and character of fuel is the field man. If he is cramped by having little or no power of decision there is likely to be poor fuel or else a scanty supply.

What is the effect of placing responsibility upon the field man. The outsider, whether in the person of the agent or the assured, likes to receive a definite answer when a question is asked. It is not so much whether the answer is yes or no. It is simply a desire to deal with a man who can decide. When an agent has a choice which company shall be favored he is more than likely to favor the one represented by the Special Agent who does not have to refer all questions to New York or Chicago. If the Manager does not trust matters to the field man, which appear to be within the scope of his work, the outsider may be excused if he shows a preference for the man who is able to answer ordinary questions as they arise.

The outsider observes that the field man who is given the power of decision and held responsible for its exercise gets along, as a general rule, more smoothly with both agent and assured than does the Manager who insists in doing the work that the man in the field might do if allowed. The Manager often fails in getting the best results when acting as a field diplomat. Field diplomacy, when exhibited by a special envoy extraordinary from the office, is quite likely to irritate both agent and assured. The success of the field man in field administration is not a theoretical conclusion. The outsider easily finds practical evidence. He notes that New England is managed with less friction than any other part of the field. He also remembers that this field is managed by the field men. They have general instructions and, no doubt in many cases, special instructions, but the details of administration are left to the field man. The Manager is not in particular evidence. This method works well and produces satisfactory results so far as can be seen. Take the South also. The field man is given a large voice in affairs. He has shown marked administrative ability. He knows what is going on and takes his share of the work. The Manager does not ask him how he knows that there is a tariff association.

The outsider sees the Manager most frequently in the field in the West. Here there is usually more friction in administration, or if not more friction, the machinery makes more noise. Whether the noise is inherent or due to lack of proper lubricants the outsider cannot always determine. He knows that the spectacle of Managers running around the country patching up differences between agents is not infrequent. He knows that to all appearance last year rates were reduced in an important section of the West without apparently any conference with the State Association, which is supposed to have the territory in charge. The men who had the task of explaining the action to the outsiders and the reason for the selection of that particular territory were apparently ignored. A few years ago there was friction at Pekin, Ill. The wise Managers tried to adjust matters and only succeeded in making the muddle worse. The field men then tried and succeeded in effecting an adjustment.

There are men on the floor of this Association who have worked under both systems. They have been where they were given no latitude at all. Everything had to be referred, and they have worked where the power of decision upon the questions arising in the field was given, accompanied by responsibility for results. The speaker was in an office some time ago, which had made a change in the system of field administration. A man who lived in the field affected was there too, and he said that the change had added an inch to the stature of the field men. Formerly they were without influence because without administrative power touching field questions. To-day they have power and are respected accordingly.

The outsider recognizes that there is more or less friction between a portion of the insuring public and the insurance companies. This is due to various causes, which it is not the object of this paper to recount. The fact is that friction exists and the question is, how shall it be removed? It cannot be done at once. It can be lessened. The outsider likes to deal, so far as possible, with some one who lives in his own State. He resents having a man come from another State and say what can and what cannot be done. He will often approve if the matter is handled by a citizen of his own commonwealth. The public cannot be driven. It can be led. Who so wise a leader as the field man who understands all the conditions? He may lead under instructions, but he ought to be the visible leader. The outsider has an idea that, so far as possible, the Manager should avoid the possibility of becoming a direct irritant to the insured.

Magnify the organizations of field men and minimize the organizations of Managers so far as those administrative details affecting field work are concerned. This strikes the outsider as a sensible rule. Let the Managers lay out a line of policy and then, as far as that policy affects field work, put its execution in the hands of the Special Agents. Make the field man feel that he is responsible for results. It will make him a stronger man and will give him a larger standing in his territory.

The business will be improved. Men are not developed by an automation policy.

These are not new principles. They are the foundations upon which the most successful forms of field administration are built. The organization which adopts them does its work in the easiest manner. The organization which ignores them has a harder task. They provide for simply a combination of power and responsibility for the purpose of producing results. The field man ought to be heard when plans and methods are under consideration which may revolutionize conditions in his field. Is it not a tactical blunder to minimize the man who is in touch? Why run the agency machine with the managerial belt on a fast pulley and the special agency belt on a loose pulley, when the power would be increased by running both on fast pulleys? The outsider cannot see why so much power should be wasted.

(Applause.)

The President—

I desire again to call your attention to the arrangement which has been made for the banquet to-morrow evening. The committee are anxious to secure the names of all who will attend to-day, and I trust they will be able to secure the names before you leave here this afternoon.

It has been customary, I believe, on the first day of the meeting, to appoint a committee to nominate Directors. There has been no suggestion made on that line to-day, but still I think it should have attention, and I have prepared a list here which I will suggest to you as a committee for that purpose, which will make a report sometime to-morrow.

COMMITTEE TO NOMINATE DIRECTORS.

The committee will consist of Messrs. Eugene Harbeck, C. H. Luce, James F. Joseph, George G. Williams, Robert L. Raynolds.

Mr. W. S. Abbott—

Several outside Local Agents have expressed the desire to attend the banquet to-morrow evening. Would it be in accordance with our former custom to invite the agents?

The President—

It is entirely proper to do so. That has been our custom in the past, to invite members of the Association and their friends.

A motion to adjourn is in order. There is nothing further before the house.

A Member—

I move we adjourn.

Motion seconded and carried unanimously, and the meeting stood adjourned to Wednesday, 9:30 a. m., September 28th.

SECOND DAY.

MORNING SESSION.

WEDNESDAY, September 28, 1898.

10:35 a. m.

The meeting was called to order by the President.

The President—

The first paper on the program for the Morning Session is, "State Associations and the Benefits Derived Therefrom," by Mr. Charles A. Reekie, of Detroit, Mich., Special Agent of the Detroit Fire & Marine Insurance Co. Mr. Reekie is one of the progressive Wolverines, and experienced in the work of State Associations. His paper will be of interest and value to us all. I have the pleasure of introducing Mr. Reekie.

(Applause.)

STATE ASSOCIATIONS AND THE BENEFITS DERIVED THEREFROM.

Mr. Charles A. Reekie—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

I appreciate very highly the compliment conferred on me by being asked to represent Michigan at this meeting, and am only sorry that our Grand Old State could not have one better able to represent it. The only apology I will offer for the simplicity of this address will be the following lines, viz:

"Wouldst thou be eloquent? Then always say
Plain, simple things in plainest, simplest way;
A homely thought is like an honest maid,
Most ill at ease in spangled togs arrayed."

The subject which I have chosen, as has been announced, "State Associations and the Benefits Derived Therefrom," is one in which you are all interested, and I have presumed you might have a curiosity as to how the work is being conducted in some of our sister States, and perhaps derive some benefit by comparing our own system with that of others. I have no doubt but that some sort of organization existed among field men in this territory prior to the year 1871, but I have been

unable to procure any data to that effect. It will be conceded that these State organizations have been of great benefit to Managers and field men alike, ever since they were first organized, and though, during some periods, and more especially at the present time, one cause or another, but principally the "anti-compact laws," have tended to lessen their usefulness, still, as a whole, they have done and are doing excellent work. One of the most prominent Managers in this city, in a conversation with me but a short time ago, said that "State Associations are the backbone of the insurance business." If this is true, and I believe it is, it is likewise true that at times this "backbone" becomes very weak and needs renewed strength and added vigor.

The Associations in the States where "anti-compact" laws exist have "hard rows to hoe" compared with those in States having no such laws. On account of these laws and their rigid enforcement in some of the States, numbers of prominent companies are not represented by membership in the Associations; also, on account of these laws, the Associations cannot and do not attempt to take any action touching the question of rates. Some of the companies represented in these Associations give but a reluctant support, or none at all, and yet the members in general feel well repaid for keeping the organizations together. There are many things they can talk about, and some things they can do. Many matters which do not look right can be explained at their meetings and put in a satisfactory light. There is an exchange of information and opinion which is of benefit to all, and while we realize that these Associations are weak where we would have them strong, it is hoped that some new sources of strength will develop, which will tend to greatly increase their usefulness.

I find that to Ohio belongs the honor of being the pioneer State to organize a State Association in the Western States. On Washington's birthday in the year 1871, at Dayton, Ohio, some fifteen insurance men met and organized the Ohio State Board. Chas. W. Marshall, State Agent of the Home of New York, was the first president, and Chas. E. Bliven, afterwards General Agent of the American of Philadelphia, was chosen secretary. This organization was continued and had a very useful and successful career for a number of years. Out of it grew the Tri-State Association, composed of State and Special Agents of fire insurance companies having jurisdiction in Ohio, Indiana and Michigan. The field was afterwards enlarged, taking in the States and Territories included in the Western Departments of a number of the companies, the organization becoming what was then and is still known as the Fire Underwriters' Association of the Northwest. As one of its members states, "the Ohio State Board practically run the insurance business within our balliwick, made rates, forms of policies, and what is better still than all, made many of the companies." Ohio has had some sort of State organization since the original organization, either under the name of State Board or Field Club, until about a year ago, when,

owing to trouble with the Attorney General in relation to a supposed violation of the laws of the State, the Field Club disbanded. For about a year they have had no organization whatever, but are contemplating organizing or may have, ere this, organized a Social Club, providing same can be done in conformity with the laws of the State. There is nothing, however, in the laws prohibiting Local Agents from organizing and establishing Local Boards.

Indiana has the reputation of having the banner State organization. There are two organizations in this State, Union and non-Union, but both working together in peace and harmony, the Executive Committees of both organizations conferring every Monday on any subject which may be brought to their attention. The first Indiana organization, known as the Association of Supervising and Adjusting Fire Insurance Agents of Indiana, came to life on June 24, 1872. This Association was succeeded in 1880 by one called the Indiana Union, and the Indiana Union was merged into the present Indiana Association of Underwriters on October 28, 1881, being composed of representatives of Union companies. The present organization has but two standing committees, viz: the Executive and Summer Hotel Committees. The entire rating of the State, with the exception of Indianapolis, which has an Inspector of its own, is under the supervision of a Rate Commissioner and the State Association. The Commissioner is under a salary, and all rates made by him go to the Association for approval. The Commissioner appoints local inspectors in cities throughout the State and they report to the secretary of the Association. No rates can be made or changed except by the Commissioner or Committees from the Association. The Association has about sixty active members, who meet every Monday at Indianapolis. The Indiana League is composed of representatives of non-Union companies, but I have been unable to obtain any information regarding their organization.

From the records I now have in my possession, I find that the first organization in Michigan was formed in Detroit on February 15, 1879, L. H. Fox, now a local fire insurance agent in Detroit, being the first president. This organization was known as the Association of Michigan Underwriters, but was reorganized August 29, 1881, and name changed to Michigan Association of Fire Underwriters. In looking over the records I am pleased to find that our genial friend, Mr. Eugene Harbeck, acted as secretary for several years in the early eighties. This Association was continued until December 7, 1896, when the members adjourned *sine die* and the next day organized the present Association, known as the Michigan Field Club. This Club was organized on what is known as a 15 per cent. basis, no person whose company paid over 15 per cent. commission on any class of business in Michigan being eligible for membership. While this tended to reduce the number of members, still it is thought that the new organization has accomplished more real good than the older and larger one. The new Club has what

is known as an Emergency Committee, consisting of seven members, besides the president and secretary, one member being elected every second month, to whom all matters of great importance are referred. There are also the following standing committees, viz.: Executive and Membership, Committees on Sprinklers and Sprinkled Risks, Electric Lights and Lighting, Policy Forms and Riders, Use of Crude Petroleum for Fuel, Saw and Shingle Mills and Their Products, Advisory Tariff, Underground and Mutual Insurance, Planing Mills, Furniture Factories and Miscellaneous Wood Workers, and Kerosene Oil for lights. All matters coming before the Club relating to these subjects are referred to their respective Committees. There are also six District Committees who have charge of local Club matters. Under the anti-compact laws of the State, the Club is restricted from having anything to do with rates. They have about forty-five active members, and meet on the first Monday of each month.

The Illinois State Board of Fire Underwriters was organized February 16, 1882, and is still known by that name, though the present constitution and by-laws were revised in November, 1886, and have been amended several times since. They have about 125 members and meet semi-annually, but the Executive Committee is required to meet at least once each month, at such time and place as they may deem expedient, for the purpose of receiving and acting upon communications, reports from Committees, irregularities and complaints submitted by members of Local Boards, appoint committees when necessary, and attend to such other matters as may regularly come before them. The State is divided into twenty-nine districts, each consisting of three or more counties, with a chairman for each district, who has charge of Local Board matters, infringements of State and Local Board rules and rates by Local Agents in his district, and is himself under the direction of the Executive Committee. The chairmen select their own committees from the Board, as each particular case requires. The State Board has charge of the ratings in the State, under the direction of its secretary, except in districts which are under the jurisdiction of Rating Bureaus.

In Wisconsin I find that on April 26, 1884, an Association known as the Wisconsin, Minnesota and Dakota Fire Underwriters' Union was organized at Winona, Minn. On April 22, 1895, the Wisconsin members withdrew and organized an independent association known as the Wisconsin Fire Underwriters' Association, that organization remaining in operation up to July, 1897. It was succeeded by the Wisconsin Field Men's Club, which is the name of the present organization. Owing to adverse laws, the Field Club does not make the rates; but the law does not prohibit Local Agents establishing Boards and supervising the rates in their respective towns. It has been said that the rates in Wisconsin are in a fairly satisfactory condition. I notice by the constitution of the Club that Local Agents having unrestricted territory in

Wisconsin are eligible to membership. The regular meetings of the Club are on the second Tuesday of January, April, July and October.

On the withdrawal of the Wisconsin members, on April 22, 1895, the Minnesota and Dakota field men organized an association known as the Minnesota and Dakota Fire Underwriters. As my informant writes they have received much praise from the companies on account of not giving them any particular trouble. At the present time matters in general are running along very smoothly, although, if it were not for the influence of the State Board and the good fellowship existing between members, there would be more or less demoralization throughout the entire State. It occasionally crops out, but the members are generally able to bring pressure to bear in some way to settle the questions in dispute and restore peace and harmony. The secretary of the Association may be a person not connected with any insurance company, but must be familiar with the business of insurance and capable of making rates, which is one of the chief duties devolving upon him. Regular meetings are held quarterly during the year.

In Iowa I find that for ten years or more there has been some organization of the insurance people. A perfected organization of the Iowa Underwriters' Social Club was completed on May 14, 1896. From the constitution and by-laws of this Club, it would seem to be purely a social one, meeting but twice a year, the Executive Committee having entire charge of affairs, except passing on applications for membership during interim of meetings.

The present State Board of Kentucky and Tennessee was organized in November, 1894, and is known as the Kentucky and Tennessee Board of Fire Underwriters, with offices in Louisville. I can best describe the scope of their work by reading Article II of their constitution, which is as follows:

"Its object shall be to organize and maintain Local Boards, to establish and enforce uniform commissions and adequate rates, correct forms of policies and to inculcate sound principles of underwriting."

No company is eligible to membership which pays more than 15 per cent. commission to agents resident in Kentucky and Tennessee, except in the cities of Louisville, Covington and Newport, where Union rules as to commissions prevail. The Executive Committee is composed of seven members, besides the president and vice-president, making nine in all, elected by ballot, but a majority of them, or five of the nine, shall be representatives of companies which hold membership in the Union. The membership of this Association, according to the constitution, is composed of companies who can be represented by officer, Manager or Special Agent. The Executive Committee make all rates (having salaried Commissioners to perform the work), establish contracts, or appoint stamping clerks.

The field men of Kansas for many years were members of the Association known as the Missouri, Kansas and Nebraska State Board.

They so remained until about the year 1891, when circumstances made it necessary to divorce the three States from each other. An organization known as the Sun-Flower Club was created in Kansas and, for a long time, succeeded in holding companies and field men together in the maintenance of all forms of so-called "correct practices." The Sun-Flower Club, however, in due time became very seriously embarrassed by the Kansas Anti-Compact Law—so much so, in fact, that on two or three different occasions some of the members of the Association were furnished with opportunities to observe the inside of county jails. The Sun-Flower Club, about the year 1895, changed its name to the Kansas Field Club, and so continued until July, 1897, when it was entirely disbanded. A new organization, known as the Kansas Underwriters, was promptly formed and exists to-day. Representatives of companies paying in excess of 15 per cent. commission in Kansas, except on farm business through non-recording agents, are not eligible to membership. The Association meets semi-annually.

The Nebraska Special Agents had for some years an organization known as the Nebraska Field Club, but about three years ago the Legislature passed an anti-compact and trust law, so the Field Club disbanded and reorganized under a new name, calling itself the Nebraska Underwriters' Social Club. They had a constitution and by-laws that were prepared with the greatest care to *say* nothing and *mean* nothing, and the members have evidently succeeded wonderfully well in carrying out the idea, as, at the present time, they cannot be found. At the time of the opening of the Trans-Mississippi Exposition in Omaha, a temporary organization was entered into by the field men, known as the Fire Underwriters' Trans-Mississippi Club. Club rooms were fitted up and thrown open to visitors. My informant writes that "during the season of Populistic cyclones which they have passed through the last few years, together with the anti-gyrations of the wild and woolly Populists, it has been necessary for any one who may have been employed as a Special Agent or Adjuster, to forget all he ever knew about the insurance business, and start in anew on the Populistic plan, that is, to guess at everything."

Colorado has the distinction of not having any Association at the present time. They had one some years ago, called the Rocky Mountain Field Club, but they have not had a meeting for over two years, and it has probably died a natural death.

From the foregoing you will see that a great deal of work is being done in the different States by the State Associations and, I think, you will all concede that they are of vast benefit to those engaged in the insurance business. That they could be more beneficial, we all know, but the greatest help in making them so would be a more hearty coöperation of every Manager and Special Agent. This, of course, we know, is hard to obtain, but it should not be so. Opinions vary as to the benefits derived from these Associations, but I believe that you

will all admit that the organization of Local Boards or Clubs among the agents in the several States is of the greatest importance, especially where the Association has the supervision of rates. If there were no State Associations, who would correct the evils and irregularities in the cities and towns and bring the agents into line? Surely not the agents themselves, and the Managers cannot spare the time, especially in the smaller towns. A Special Agent said to me not long since that he had belonged to State Associations for twenty years, but had yet to derive any benefit therefrom. He must inhale all the goodness and not look for the source from which it is derived. If you are like this man, and see no good in State Associations, I would say to you, ask the Managers, and they will inform you that through the medium of State Associations rates have been placed on a more equal basis. Ask the Daily Report Examiner, who, when he finds the stamp of approval on the Daily Report, does not have to look through his tariffs to see if the rate is correct. Ask the Local Agents where Local Boards have been organized and are now running smoothly through the instrumentality of Committees from the State Association. Ask the Special Agent new to the field, who, through the meetings of these Associations, has been enabled to meet his fellow field men and become acquainted. Ask the Adjuster, who, from discussions brought up at these meetings, has secured a fund of information which will be of the greatest importance to him. Ask the Special Agent who previously had to make rates for his agents, and, in visiting an agency, had to ascertain whether the rates obtained were adequate or not, but who now, through the many systems of rating in vogue, does not have to do so, his company being only too glad if it can obtain the tariff rate, and a great many companies being willing to take risks at even less. Ask the members of these Associations, one and all, and, if they take any interest at all in the work, they will tell you that it keeps them in touch with the current insurance events of the State.

In correspondence with the Special Agent of one of the largest companies doing business in Ohio not long since, he wrote me as follows: "It is universally acknowledged that, in this State, organizations of field men have been of the most material benefit; in fact, the rise and fall of Field Clubs mark the epochs of good and bad years in Ohio, and no good year can be anticipated in Ohio without a club where members can exchange ideas of the general business, risks and agents."

This only carries out my idea that, where there are no State Associations, or, where the State Agents are not tied together by any personal bond of union, the conditions are very different from the States where the field men join together in the elevation of the profession. This can be verified by the experience of the various offices. An organization of this kind, where the members can come together occasionally and have a full discussion in regard to matters which are somewhat in doubt and uncertain, cannot help but be of the greatest

value to individual members and companies. The length of time the Associations have been running, and the earnestness with which the affairs have been managed, should bespeak for them the hearty coöperation of each and every Manager when called upon for help in any particular case. It would be better if a majority of Managers held the same opinion regarding these Associations as the person before referred to, who said they were the "backbone of the business," as it is the greatest encouragement to the field men to feel that their efforts are appreciated and gives them an incentive to strive even harder for the accomplishment of the end sought.

To those field men here to-day who do not belong to their State organizations, but who could do so if they so desired, I would say, affiliate yourself with your brother field men at once, and help them carry a little of the burden. There is always plenty for everyone to do and a place for each in these Associations. To those who are members of State organizations I would say, keep up the good work, and do not let your interest flag one moment. Do not let the officers do all the work, but try and do a little yourself, and more especially, do not be one of those who accuse a few of trying to run the Association. My experience has been that these fault-finders are usually the ones who do the least work for the Association, and also that these few, if they do endeavor to run the Association, do so rather from necessity than choice, and would be only too glad to share the management with others. Our obligations to one another as members of these Associations are clear and explicit. Try to be a conscientious member, and follow out the precepts of that greatest and best of all obligations which is probably found in the constitutions of a majority of the Associations, "promote good practices in underwriting." When serving on Committees which is trying to rectify some irregularity, do not be in too great a hurry to apply a remedy, but make sure first that you have the right man to be set right. It is very easy for agents to blame the other fellow, but vary hard, sometimes, for Committees to ascertain exactly where the fault lies. Do not be like that stern New England mother who, when her little boy bruised his foot, sent him to bed and prepared a poultice. While putting on the poultice the little fellow attempted to speak several times, but she would not allow it and shut him up quickly each time. She tucked him in nicely and started to go down stairs and had reached the door when a little voice piped out from under the bed clothes, "Mamma, you have got it on the wrong foot!" I would say to you, therefore, hear all sides, before applying the remedy; also, do not allow any petty differences or personal grievances to interfere with your usefulness as a member.

To the Managers I would say, give the different Associations your most hearty support and coöperation and, if it is possible, see that your Special Agents belong to their State organizations. The united support of every Manager to the State Associations would solve many of

the knotty problems confronting us to-day. Surely the Special Agents, who are going over the same ground week after week, meeting the same agents and seeing the actual condition of affairs, must know best what is needed in their section, and Managers ought to heed more the wishes of the State Associations when they are made known, either by resolution or otherwise, and accord them proper support. Under the existing conditions of affairs in the insurance world, it behooves the Managers to look more to the State Associations for help. I know that your troubles are many and your burdens heavy, but could not the Associations relieve you of some of the work, and help carry some of the burden, and perhaps solve some of the hard questions for you? If the insurance business, as many of us believe, is in a precarious condition, and we see the breakers ahead which mean destruction, would it not be suicidal if we do not reach out and grasp the smallest object which, though frail, might keep us afloat until we secure a more solid rock to stand upon?

Shakespeare has said:

“There is a tide in the affairs of men
Which, taken at the flood, leads on to fortune;
Omitted, all the voyage of their life
Is bound in shallows, and in miseries.”

Gentlemen, did you ever consider that the shallows in which we are struggling, and the miseries which now oppress the insurance business throughout the country, is because you have omitted the advice and encouragement which our State Associations are so willing and ready to accord you?

I would suggest that the meetings of these Associations be more of an exchange of opinion and less of routine work; more of a discussion of bad methods adopted by agents, dishonorable practices, poor risks and questionable losses. Where the Associations meet every week or month, some one should be delegated to prepare a paper for each meeting on some current subject of interest to all. I was a very interested attendant at the meetings of the National Association of Fire Insurance Agents, held in Detroit last July. Since then, the agents in the different States are organizing their State Associations, and it appears to me that a great many questions coming before them will be identical with those of our State Associations, and an occasional conference between the Executive Committees of the two organizations will result in great benefit to both. I think, also, that some of the Associations should meet more often, at least once a month, so that each member can keep in touch with the current insurance events of his State. Officers should remember that the work of State Associations has changed and is continually changing. Many things they were formerly called upon to do are no longer necessary; but, if these Associations have been of great service in the past, under the old conditions, is there any reason to believe they will not be in the present and future, under the existing and coming situations?

I will admit that these Associations are liable to get into a rut, and go along under old rules which do not apply to present conditions. New inventions call for new machinery, and it is the same in the insurance business. New conditions call for new rules. We often take too roundabout a way to accomplish some real good. While the result obtained is the same in many instances, still, when we look back and see the ground covered in accomplishing it, and the time unnecessarily consumed, we are surprised. The way we hang on to old traditions and plan of running some of these Associations is well told in the following poem:

“One day, through the primeval wood,
A calf walked home, as good calves should;
But made a trail all bent askew,
A crooked trail, as all calves do.
Since then two hundred years have fled,
And, I infer, the calf is dead.
But still he left behind his trail,
And thereby hangs a mortal tale.
The trail was taken up next day,
By a lone dog that passed that way,
And then a wise bell-wether sheep
Pursued the trail, o'er vale and steep,
And drew the flock behind him, too,
As good bell-wethers always do.
And from that day, o'er hill and glade,
Through those old woods a path was made,
And many men wound in and out
And dodged and turned and bent about,
And uttered words of righteous wrath,
Because 'twas such a crooked path;
But still they followed—do not laugh—
The first migrations of that calf,
And through the winding wood-way stalked,
Because he wobbled when he walked.
The forest path became a lane,
That bent and turned and turned again,
That crooked lane became a road
Where many a poor horse, with his load,
Tolled on beneath the burning sun,
And traveled some three miles in one;
And thus a century and a half,
They trod the footsteps of that calf.
The years passed on in swift feet,
The road became a village street,
And this, before men were aware,
A city's crowded thoroughfare,
And soon the central street was this
Of a renowned metropolis.
And men two centuries and a half,
Trod in the footsteps of that calf;

Each day a hundred thousand rout
 Followed the zigzag calf about,
 And o'er his crooked journey went,
 The traffic of a 'continent.
 A hundred thousand men were led,
 By one calf near three centuries dead!"

(Applause.)

The President—

I will request that the discussion of this splendid paper be deferred until after the reading of the next paper.

The next paper on the program is, "The Country's Great Interests," by Honorable James H. Eckels, of this city, who occupies a distinguished place in the financial world by reason of his administration of an important public trust and his position now at the head of a great banking institution of this city. His advent here to-day as a contributor to our program is significant of the concern which men of affairs feel for such an Association, and a compliment which I am sure we all appreciate. Ladies and gentlemen, I have the honor of introducing to you Mr. Eckels.

(Applause.)

Mr. James H. Eckels—

Mr. President, Ladies and Gentlemen: I am quite sure I am not entitled to all the complimentary things which the President of your Association has seen fit to say of me. The pleasure of this meeting I am sure is mine—mine, because I come in contact with a body of men who have associated themselves into an organization bearing a name which every person born within the area of the Northwest Territory must take a pride in. Great in territorial extent, great in past history, great in its achievements—all that is associated with that which is known as the Northwest Territory has a commanding interest. It is a territory conceived by legislation quite as wise as any ever placed upon the national statute books—legislation that placed upon the records of Congress a document which, as an embodiment of statesmanship, far-seeing wisdom, appreciation of the coming greatness of this country, and appreciation of the rights of men among men, must rank with the Magna Charta in England, the Bill of Rights in England, the Declaration of Independence of the United States, and the Emancipation Proclamation: for of all the legislation, either at the beginning of this country's history or in these latter days, none can be regarded as greater than the Ordinance of 1789, which laid out the Northwest Territory and provided that in the constitutions of the States therefrom carved—the State of Ohio, the State of Illinois, the State of Michigan, the State of Indiana and the State of Wisconsin—there should always be those things which are the fundamental essentials to a government of the people, for the people, and by the people. That there should be incorpo-

rated therein complete freedom of religious thought; that there should always be encouraged, education—the common school and the higher realms of education; that there should always be observed, sacredly, the right of private contract, and before all else, that within the States carved from that territory there never should be a person held in bondage against his will except through due process of law. Certainly an Association which has taken for its name the title of a territory with so much of interest, is entitled to the considerate thought and the best encouragement of any person who lives within the borders of the States comprised within that territory.

All this, Mr. President, is outside the question which I propose to discuss. I think, at the outset, it is but fair to the members of this Association and but fair to myself that I disclaim any particle of intimate knowledge of the interests here represented that entitles me to a place upon your program. My only excuse for yielding to the persuasive invitation courteously extended to me by the President of the Association, was a desire to have the pleasure of a personal acquaintance with the members of the Association and to know something more than mere hearsay of the methods employed in the conduct of the business of the Association. The average man of affairs, I am confident, not infrequently fails to appreciate how largely this agency has contributed towards making more stable the undertakings of commerce or how important it is, both in maintaining and in obtaining commercial credit.

There are other questions which could be discussed with profit: The question as to the advisability of National supervision as against State supervision; the question of the readjustment of the tax laws of the various States; and the question of the rights that should be given to corporations—organizations in one State doing business in another; and a hundred others that will suggest themselves to you, gentlemen, who have had the experience and the requisite knowledge. I cannot undertake them, but I can say this much, that every time such an organization as this comes together you ought to take the opportunity of voicing the fact that as representatives of so great an interest you know your rights under the law, and you insist that those rights shall be maintained. (Applause.) And if all the corporations of this country would do the same thing in fairness and in right under the law, there would be eliminated from public discussion and from party politics the demagoguery which thrives upon denunciation on the one hand and creates class prejudices upon the other.

(Applause.)

THE COUNTRY'S GREAT INTERESTS.

Mr. James H. Eckels—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

It would be unfair, both to the members of this Association and to myself, if I did not at once disclaim that particular and intimate knowledge of the interests here represented, which entitles me to the compliment of a place upon to-day's program. My excuse for accepting the invitation so courteously extended by the President, and coming before you, rests in the wish to have a personal acquaintance with those who are engaged in the active work of the fire insurance agency in the Northwest and a desire to learn, other than through mere hearsay, of the methods employed to enlarge the field of its operation and make it more essential as a factor in the country's business life. The average man of affairs, I am confident, not infrequently fails to appreciate how largely this agency has contributed towards making more stable the undertakings of commerce and how important it is, both in obtaining and sustaining for him commercial credit. In discarding the beneficial protection which it grants he eliminates something which is scarcely less important in the world of commerce than the bank, and kindred institutions, of which he must avail himself in the conduct of financial affairs.

I am not wholly familiar with the history of fire insurance, but I venture the statement that a careful inquiry into it would reveal the fact that, like the bank, it came into being at the behest of commerce. Just as it was found that in the increasing activities of business transactions, agencies beyond hand to hand transfers of property must be employed, with the resultant introduction of banks, standards of value, and mediums of exchange, so it was demonstrated that stability in commerce demanded the creation of reserve funds separate and apart from the ownership of the property dealt in, which, without delay, could be drawn upon to replace whatever might be destroyed by fire. Only in this way has it been made possible to avoid, with each recurring visit of such a destructive force, the greater loss that would follow in its wake by reason of a complete cessation of the business of a community or individual until such time as slow accumulations and laborious toil would permit of its resumption. Its benefits, in the first instance, individual in their character, are in a last analysis, public, for the public is always, in a large measure at least, interested in the replacement of the property of the citizen, and any agency which contributes to this end is entitled to public support, and must be subject to public scrutiny. Its large employment of capital, the volume and character of the business done, and the number of its clientage, necessarily ranks the fire insurance interest as one of the great interests of the country, quasi public in its nature and ranking in importance with those other insti-

tutions, the bank, the railway, the steamship and the telegraph, all born of a common parentage, and continuing contributors to the greatness of the commercial world.

As such they can justly claim from commerce a generous support and a fair measure of compensation for every service rendered. Whatever may be said as to the relations which should exist between the fire insurance interest of the country and distinctively commercial interests with which it has to do, applies with equal force to the other great interests which I have enumerated. Upon its part this interest owes to commerce safe and prudent conduct, honest and painstaking management. The commercial world of right ought to demand and insist that that stability which it is expected to aid in maintaining, shall not be jeopardized by reckless management or speculative influence. It should not permit of control which makes the very agency designed to lessen misfortune the enlarger of it, nor should it tolerate methods which cannot bear the closest inspection and the most severe test. But these duties are reciprocal. The world of commerce has no right to take all and not yield in return a full measure of compensation. It must be equally honest, equally generous and equally circumspect. If it encourages in insurance, competition between rival companies which secures to it an apparent benefit of cheapened rates below the line of actual profit, and merges it in that of loss, it invites for itself disaster, and bankruptcy to the company. For every benefit granted it ought to pay such premium as will warrant the certainty of an obligation undertaken by the insurer being promptly and fully met. Every business man who measures his gain by an insurance company's loss of proper premium rates in dealing with him, will sometimes find himself involved in the ruin he has assisted in forcing upon the public. This phase of dealing with institutions kindred in character to insurance, bank and other organizations, which reach so deeply into the foundations of sound financial operations, is one that is serious in its proportions and dangerous in its possible effects. The result of insolvency and collapse in such is neither restricted in territorial extent nor unimportant to the business world. They ought to be given a support that first of all guarantees their solvency and warrants the employment, in the maintaining of them to a standard of safety, a capital sufficiently large to invite trust and confidence. Here at least combination of capital, no matter how large, cannot be regarded as a menace to any line of industry or a subject of anxious consideration. The danger comes when there is lacking a large amount of capital, and companies are organized and managed without it. Such companies have more than once found encouragement and patronage from men in business because of an exhibited cheapness in rates, without being closely inquired into as to the possibility of safety and soundness being possible therewith.

The commercial world, in this day of excessive competition, may not improperly be criticised for its demand that the insurance company and

the bank do business upon such a margin of charge for service rendered that both must go beyond the pale of business safety, and undertake dubious and doubtful experiments in order to gain dividends for shareholders. There is no legerdemain in corporate business methods by which bad financiering in individual management becomes good in corporate. And therefore, when the man of commerce exacts of the insurance company and the bank, payment for the privilege of transacting his insurance and banking business for him, instead of evidencing a willingness to pay for the same, he introduces methods which are contrary to all the rules that he would, if a safe man, apply to the conduct of his own affairs.

The business of banking and of insuring against loss ought not to be an experimental business, and to the extent that the commercial world aids and abets those who would make it such, it threatens its own good and creates uncertainty where certainty should prevail. I can conceive of nothing worse than the establishing of banks and insurance companies without regard to the commercial need for their existence, but solely for the purpose of giving place and salary to those who are to officer them. The trade and commerce of any community can properly support so many and no more, and whenever that number, gauged by commercial needs, is filled, all beyond must inevitably end in loss to the stockholders and disturbance to the community. The law of "the survival of the fittest" may work out the problem, but the process of evolution is a long and expensive one, and in this day and generation ought not to be so frequently invoked.

I am not unmindful of the fact that complaint is made that the profits to those having ownership in these great corporate interests are large and the influence wielded by those entrusted with such aggregate wealth beyond the limit of public good. I do not believe that, taken the country by and large, either the first or the second assertion would be borne out by any fair and impartial investigation of the facts. Speaking for the interest with which I am connected, I know that the average return upon the investment on banking capital in the United States is far less than in many lines of commerce, and probably falls below that of agriculture. Its welfare is commensurate, as is that of every quasi-public corporation, with the welfare of all classes, and its disasters are reflected in those of all the people. No single business, great or small, can be marked as measuring success, by causing failure and loss in others, and those who proclaim a different teaching do incalculable harm to every public and private interest, and convict themselves of ignorance of economic law and history.

I have no special plea to make for corporations, whether banking, insurance, or railway, except the plea that the public should remember that the owners of them all are individual citizens, who cannot be made to lose their individual identity or rights by corporate association. The public readily grants the private individual, who may be a stockholder in a fire insurance company, if you please, every right of property within

his immediate individual control, but that right is not infrequently denied him as applied to the corporate property in which he possesses an ownership. The exaction of fees and taxes by the public through laws governing rates, as applied to many corporations, are over and beyond those taken from the private individual with interests of a like character and equal profit. In more than one instance the tax records of the country will show an apparent deliberate purpose to overturn that theory of government of which we boast, viz., that here at least equal and exact justice is done to all, and every citizen is safe in his property as well as his personal rights. The exercise of the taxing power as exemplified in State, county, and municipal matters in this country to-day may well challenge the attention of every thoughtful citizen. The country finds its property in the vast majority of instances subject to the tax levies of those who have the least amount of it to be affected by the rate, and its revenues disbursed by those who have contributed little or nothing thereto. The consequence of such condition is inequality and recklessness upon the one hand and extravagance and waste upon the other. The public is without benefit through such a course, while the quasi-public corporations drawn most largely upon are crippled in their ability to give to the public the full purpose of their creation. And yet it is objected that corporate powers shall not enter the arena of politics and undertake to exercise an influence at the polls in order to secure protection for property which, though held in the corporate name, is none the less the property of the associated private individuals. Within the lines of fairness, honesty and law, there can be no proper objection to any corporation, whether it be an insurance, bank or railway one, insisting, through its owners, everywhere upon having every right that is its due and undoing every wrong. It is the failure by the owners to enter protest against assaults on such corporations on the platform, in legislative halls and through the columns of the press, that has encouraged demagoguery, introduced a new kind of party politics and made possible the long seasons of unrest and discontent which, at recurring periods, have come upon us to disturb the country and threaten business prosperity. No corporation properly conducted need apologize for its existence, nor deny to its members, through any unwholesome supposed public sentiment, the right to demand a treatment based upon the same conditions, at the hands of lawmakers and public officers, as is accorded private interests. The insurance interests, the bank interests, the railway interests are all promotive and not destructive of public and of private good, and the crippling of them by public act or private denunciation, entails loss upon a body of citizens, measured in numbers only by the sphere of their influence and the circle of their operations.

I have said that these great interests of the country, quasi-public in their character and operations, were entitled to public support and protection, and, within reason, should be subject to public supervision

and scrutiny. That supervision, as applied to the insurance interests, may well become a subject of serious consideration and earnest debate. The reason for a certain amount of supervision is evident to all, but it should always be measured by the absolute necessities of the case and never degenerate into supervision for supervision's sake. The tendency, from the National legislation hall down through all the grades of the Common Council, is to supervise all business undertakings, whether private or quasi-public, through legislative enactment. The "Be it enacted" reaches everywhere, and the man in authority lays his hand upon every enterprise and undertakes to direct the course of its conduct. The country, instead of being one of few laws and restricted powers exercised by a limited number of officials, has become one of innumerable statutes, far-reaching authority and hordes of public servants. Nothing is too great, nothing is too small to be reached, and in the end we find a supposed democratic form of government losing itself in a paternalistic one, with government, national and local, insisting on doing a thousand things that of right ought to be done and can be done better by individuals. Excessive supervision is worse than no supervision at all. Too much governmental interference hampers and retards, instead of aids and advances, the corporate powers for doing good. The individual must have some latitude within which to conduct the business he has engaged upon, or else the public and the private individual at times be subject to needless embarrassment and loss.

No corporations of a public character, controlling large interests and affecting in its operations many avenues of trade and commerce, will object to supervision intelligently made by competent, skilled and honest officials. By such officials, a bank, an insurance company or a railway corporation cannot be too often or too rigidly examined and its affairs analyzed. The point of unfairness and injustice comes when these interests are subject to the visitation and the inquisitorial powers of public officials clothed with official authority, but lacking in requisite skill, knowledge of the business in hand and sufficient experience to make their acts of benefit instead of harm. It is immaterial whether that supervision is National, State or local, if the governing power has injected into his exercise of the appointing power political reward and expected political service. If any other feature has controlled but ability to serve with fidelity and honesty both the public and the corporation, conferring equal benefit, a grievous wrong is committed, official supervision made a farce, and official authority disreputable. Fortunately for the country and its business interests, each year sees placed upon a higher level the tone of administrative acts as regards these places of trust and confidence, and a more sincere endeavor to eliminate from official acts that narrow partisanship which, for political advantage, in places of business trust, would invade and sacrifice property rights sacredly guaranteed by the Constitution and wholly consonant with the genius of our institutions.

In conclusion, Mr. President and Gentlemen of this Association, permit me to express the hope that this meeting may be productive of the best results to yourselves personally, and to the interests to whose advancement you have so greatly contributed by your energy, intelligence and fidelity to duty. The errors which you will from time to time discover in the internal conduct of your companies, will be righted by full and free debate and intelligent action. So, too, with equal readiness will errors of public judgment and public acts be done away with, if those who perceive them but have the courage to protest under any and all circumstances against unfairness of treatment and ignorance of statement, for in the end the American people, in dealing with any great interest or question, are always just and equitable in their views and actions.

Mr. Eckels' address was received with great applause.

The President—

Report of Committee to nominate Directors for the next year will now be made.

REPORT OF COMMITTEE TO NOMINATE DIRECTORS

Mr. Eugene Harbeck—

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

Your Committee appointed on the Directors for the ensuing year, recommend the following names:

T. W. EUSTIS.....	Chicago, Ill.
W. R. TOWNLEY.....	St. Louis, Mo.
GUST HEBGEN.....	Milwaukee, Wis.
OTTO E. GREELY.....	Minneapolis, Minn.
C. D. DUNLOP.....	Chicago, Ill.
P. D. MCGREGOR.....	Chicago, Ill.
R. H. GARRIGUE.....	Chicago, Ill.
D. S. WAGNER.....	Chicago, Ill.
D. B. WELPTON.....	Omaha, Neb.
CHAS. A. REEKIE.....	Detroit, Mich.
J. A. KELSEY.....	Chicago, Ill.
W. J. WOOD.....	Terre Haute, Ind.
HOWARD GRENNELL.....	Minneapolis, Minn.

The President—

You have heard the report, gentlemen. What will you do with it?

Mr. George W. Hayes—

Mr. President, I move the acceptance and adoption of the report.

Motion seconded and carried unanimously.

The President—

The chairman of the Committee suggests that it would be proper to move the election of these gentlemen who have been suggested as Directors of this Association for the next year. A motion to that effect will be entertained.

Mr. David W. Wells—

I move that the gentlemen named by the Committee be declared elected Directors of this Association for the ensuing year.

Motion seconded and carried unanimously.

Mr. Charles A. Reekie—

I would ask that my name be changed to Frank H. Whitney, Secretary of the Michigan Fire & Marine Insurance Co.

The President—

The report has been received and accepted by the Association.

Mr. Reekie—

I very much desire that that substitution be made.

The President—

I would prefer that you refer the matter to the chairman of the Committee, if they wish to amend the report in any way.

Mr. Reekie—

The chairman of the Committee told me to make the motion.

The President—

If there is no objection on the part of the Association, the name of Mr. Whitney, of Detroit, will be substituted for that of Mr. Reekie.

Mr. Whitney—

I certainly cannot see any good reason for making the proposed change. I do not know any one in the State of Michigan that can so successfully represent that State as Mr. Reekie, and if my name has been mentioned as his successor, it is certainly without any solicitation or consent on my part, and I think I have a perfect right to object. I certainly hope Mr. Reekie will withdraw that motion he made a few moments ago.

The President—

Mr. Reekie, we will be glad to hear further from you. The gentleman whom you offer as a substitute does not, apparently, wish to serve.

Mr. Reekie—

I must insist upon declining the honor and offer Mr. Whitney's name in substitution.

The President—

If there is no objection, we will accept the amendment.

Mr. R. B. Carson—

I propose that the action of the Association in accepting the report of this Committee, as amended, be reconsidered.

The President—

Gentlemen, you have heard the motion. Are you ready for the question?

Motion seconded and lost.

The President—

The next paper is, the "Duties and Discretionary Powers of an Insurance Commissioner," by Hon. Wm. A. Fricke, Insurance Commissioner of Wisconsin. Dr. Fricke's splendid record in that important office has won for him the highest commendation. We may with propriety recall the words of a distinguished son of his own State used on a memorable occasion: "We love him for the enemies he has made."

(Applause.)

DUTIES AND DISCRETIONARY POWERS OF AN INSURANCE COMMISSIONER.

Mr. Wm. A. Fricke—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

When, from the experience as Commissioner of Insurance, I am compelled to admit that supervision of insurance, as now provided for, is unsatisfactory, and does not give to the insurance public the benefit and protection they should receive from so expensive an adjunct of State government, and when, in addition, the multiplicity of "thou shalt" and "thou shalt not" in forty-five different States are to be considered, the difficulty of my subject becomes apparent.

The implicit, childlike faith in an Insurance Department is as touching as the condemnation of its shortcomings is unreasonable. So long as the office of Commissioner of Insurance is a thing of political barter and political favor, just so long will the honest insurance company suffer and the people be deprived of the full benefit which honest protection represented by the honest contract of insurance should afford.

The incentive for State supervision was given by the honest companies, who desired protection from the dishonest competition of the irresponsible concerns, and while it no doubt was the intention that the duties of the Commissioner of Insurance should consist in protecting the people from these irresponsible companies, the multitude of laws, many

enacted to correct supposed grievances and curry political favor, makes the performance of these duties not only difficult, but have become the source of much annoyance to the honest company and resulted in an increase of cost to the policyholder.

That which is often referred to as the discretionary power of the Insurance Commissioner is in ninety-nine cases out of a hundred but an arrogant assumption of power, without warrant in law, and made possible only by reason of the indisposition to enter into a conflict with the Commissioner for fear of injuring the business of the company. Were there concerted action on the part of the companies of each class to resist encroachments of their rights in demanding that the Commissioner, as well as the company, comply strictly with the letter of the law, discretionary power of the Commissioner would soon become one of the evils of the past.

In the laws of but two States can I find the delegation of discretionary power to the Commissioner in the admission of a company, or revocation or refusal to renew license given, in this language: "If, in his judgment, such refusal will best promote the interests of the people of the State," but in nearly all laws of all States it is left discretionary for the Commissioner to make examinations of companies, and this latter has become a real evil for the companies. In all other respects, at least in my own State, as in most others, where there is a specific offense there is a specific duty to be performed, and where there are specific requirements to be met, compliance is not discretionary with the Commissioner, nor can he withhold his license or interfere with the company if such specific requirements are complied with.

The Supreme Court of Wisconsin has said:

"A company which complies with the law, and is within it, is entitled as a matter of right to a license."

The first requisite, therefore, to enable the Commissioner of Insurance to perform his duties in the interest of the people, is a carefully drawn, stringent specific law governing incorporation and admission of companies. The loosely-drawn laws of my own State have in store for many of our people much suffering and hardship; these laws were placed upon the statute books only through the cowardice of the legislator with a fear of political annihilation. To this fear alone can be traced the laws relating to city and village mutuals, hail and tornado mutuals and assessment and fraternal organizations, which offer so wide a field to the promoter, and most of which offer protection only if the event insured against does not happen.

With this first requisite, a stringent law governing incorporation and admission and a single standard of solvency applicable alike to all companies transacting the same class of business, it would be a simple duty for the Commissioner of Insurance to protect the people and the

honest companies from being preyed upon by irresponsible and fraudulent concerns.

With such provisions, as a duty to enforce, I should add, that it is the duty of the Commissioner of Insurance, also, to aid the honest company in the transaction of its business by himself adhering to the law and leaving to the courts those questions which arise requiring an interpretation of statutes affecting the status or management of the company or rights of its policyholders.

The laws of various States may make the Commissioner a tax collector and revenue producer, but nowhere can I find authority, either explicit or implied, which confers upon the Commissioner the duty of acting as an adjuster of claims, or delegates to him the duties of a complainant, prosecutor, judge and jury. Where there is a difference it may be his privilege, by friendly offices, to harmonize existing differences, but where a company denies liability, even these friendly efforts must cease, and the determination of the liability becomes a matter for the court.

In every case of complaint, even where a violation is charged and a penalty fixed by law, the company should be given a respectful hearing. The infliction of a penalty upon a company often means injury to the policyholders, which should be prevented, if possible, in the interest of correct supervision.

My own experience has been, that company officers and managers are desirous of complying with all provisions of the law, and violation, if any, is either due to lack of information, or committed by those in their employ without sanction or knowledge of superiors. It has become the practice in the Wisconsin Department, unless wilful and persistent violation of the law is shown, that the efforts of the Commissioner are directed towards securing a correction of the violation without injury to the company or the policyholders, and I have yet to find that a single policyholder or the State by such action has suffered loss.

The law, leaving it to the discretion of the Commissioner to examine companies, creates an evil only because it permits and requires the companies examined to pay the expense of such examination, and thus offers the incentive for the fees and perquisites to the Commissioner and others.

In no State have insurance companies been so free from these examination raids as in Ohio, and the reason for this is, that the law in that State requires the Superintendent of Insurance to annually examine the home companies, such examinations being made at the expense of the State.

A clean, honest solution of this question of examinations will alike benefit the people and the companies, and will do much to raise the standard of State supervision.

It is right and proper that the Commissioner should examine all companies of other States when applying for admission, but the cost

of such examination should be covered by an application fee paid at the time when the papers applying for admission are filed, paid into a contingent fund of the Department, out of which only the actual and necessary expenses shall be paid, and of which a correct record as to receipts and expenditures be kept in the Department.

It is also proper that the Commissioner shall have authority to examine at any time when there is doubt as to the company's solvency, or a verification of its financial statement is deemed necessary, but when once a company has been admitted or licensed there can be only one reason to justify an examination, and that is to protect the policyholders residing in the State, and being made for the protection of the people, it is only just and proper that the expense of such examination should be paid for by the State.

No Commissioner, or examiner, should ever be permitted to receive or accept a single dollar from a company examined, but should look to the State for the payment of his expenses at all times.

It seems to me that the solution of this evil would be: a law requiring the Commissioner of Insurance to annually examine the companies of his own State at the expense of the State. To require of all companies applying for admission an application fee to be paid into a Department contingent fund, out of which all necessary expense of examination shall be paid.

To permit the Commissioner at any time to examine companies of other States whenever he may deem it necessary for the protection of the people of his State—the actual expense of such examination to be paid for by the State.

These provisions are so reasonable that there can be no failure to secure their enactment into law, if the proper effort is made, and every honest Commissioner of Insurance will lend his aid to so just a measure.

Another evil is the present method of taxation. However good the argument that "a tax upon an insurance company is a tax upon the policyholder," we are met by the reply, that the State requires revenue and will get it in the manner which will seemingly inflict the least burden upon the people. It is safe to assume that insurance companies will always be called upon to contribute towards the public revenues.

Such contribution or tax, however, should be just and equitable, and the law should not discriminate between companies of the same class. If insurance premiums or receipts shall be taxed, why exempt from taxation the town, city and village, church, druggists' and lumber-dealers' mutuals, whose chief argument is that they furnish cheaper insurance and by such exemption from taxation call the State to their aid to enable them to compete with the companies upon whom the State, in addition to other requirements, imposes premium taxes and fees to an amount equal to at least five per cent. of the premium receipts.

The German-American Fire, for instance, and its policyholders, receive no more protection from the fire department than do the policy-

holders of a city or village mutual, yet in the one case the company is taxed while the other is exempt. The policyholders of the German-American pay their taxes for the support of the municipality and State just the same as do the policyholders of the city and village mutual. Why, then, should the one class of policyholders be again taxed simply because they carry their insurance in a company which they believe is financially more secure and better able to pay losses?

If the State, therefore, must tax the prudence represented by the policy of insurance it should adopt a method which would more nearly conform to equity and good business requirements.

Under the present system of taxing insurance companies there are a great number of different fees and taxes to be paid, such as filing, charter, statement, certificate, license, advertising, agents' license, abstract, tax, etc., and coming as they do from various sources and paid to meet various requirements, they are not only a source of annoyance to the companies, but it is next to impossible to verify the books of an Insurance Department to determine whether all have been received and properly accounted for. Under the present system not even applying to the companies direct for a statement of the amounts paid the Department would give a correct showing, since fees come not only from the company, but through their various agencies—some agents being required by their contract to pay their own fees—companies withdraw or fail—agents resign and leave, and it becomes impossible to trace up the sum total to which the State was entitled.

So unbusinesslike is the present system that I venture the assertion that with the greatest care and search in my own Department, and every company which can be reached furnishing all the items of payments possible, the auditors would find that at least forty thousand dollars more had been paid the State Treasurer than they could verify. There must, consequently, by means of such a system, also be great opportunities for payments to escape the State Treasurer if not honestly accounted for. Good business methods on the part of the State should dictate that the tax imposed should be one easily verified and the many fee requirements repealed. In the interest of the State and good business methods I would suggest the following in place of the present system of many fees and taxes:

"Every corporation transacting the business of fire insurance shall, on the first day of February of each year, pay to the Commissioner of Insurance, in lieu of all other fees and taxes, except taxes on real estate, a tax of three per cent. on the premiums received in the State during the preceding year, after deducting all losses incurred and paid during such year."

Such a law would enable an auditor, from the statements of the companies, to readily determine the amount to which the State is entitled, and whether such amount had been received and paid into the treasury. It would simplify the business of the companies in that they

would have but one tax to pay and one payment to make. It would also be a saving to the State and simplify the work in the departments. Companies would then appoint their agents and simply report such appointments to be filed with the Commissioner. It now requires several clerks to issue and record the from 15,000 to 30,000 agents' licenses annually issued under the present system, necessitating in addition a great deal of correspondence and expenditure for postage and printing.

I have yet to learn that a single fire insurance agent was asked by a prospective policyholder to show him his license from the Insurance Department, and if an agent were asked for his authority, a certificate from the company would answer the same purpose.

Necessarily limited in an address of this character, I have dwelt only upon those features of the law which, in the interest of the policyholder and the State, can be changed, and which, in my opinion, would do much to change existing conditions for the better, and I wish to touch upon only one more question before closing, and that is, the relationship of the Commissioner and the insurance fraternity.

The Commissioner of Insurance is essentially a politician. Existing conditions have made him so, and the insurance fraternity, great and powerful as it is, has done nothing to change this condition. Where should the people have learned that to properly fill the office of Commissioner of Insurance a knowledge of insurance is required, when day after day they see all sorts and conditions of men appointed as agents to represent the insurance companies, many, not to say most of them, having absolutely no knowledge of the business.

If a Commissioner is elected or appointed with a knowledge of insurance it is a political accident, with the chances all in favor of the politicians correcting the mistake next time.

There are some exceptions, however, the statutes of the State of Kansas, for example, providing that:

"The Superintendent of Insurance shall be a person well versed and experienced in the business of insurance and matters relating thereto."

But where such precautions have not been taken, and where such is not a requirement of the law, where shall this new man turn to find that knowledge so necessary for him to fully appreciate and enable him to properly perform the duties of his office? Except in the law books and scattered through the pages of the insurance press, there is little of the literature of insurance that is not hidden and stowed away, most of it beyond his reach. The proceedings of this Association are a mine of information, and with proper selection and compilation would form an invaluable text-book on fire insurance.

It is perhaps a safe assertion that I am the only Commissioner in the country who has the complete proceedings of this Association, and perhaps but one of a few, in or out of the Association, who has gone over these complete proceedings. Would it not be the part of wisdom

to rescue from oblivion these treasures of knowledge and make them, as a text-book on fire insurance, active workers for a change in conditions?

I said that an Insurance Commissioner is essentially a politician, and I mean this in the best sense of the term. While the position is one filled, and emptied if you please, by the revolutions of the political wheel, as a rule the men who are elected or appointed are of more than average intelligence and prominence. They could not secure the place if they were not. It is the exception when they are not willing to learn and anxious to do right. They are called upon to supervise the whole business of insurance, of which you are only a part. With the poverty of insurance literature it is not strange that they should make mistakes.

A text-book compiled from your proceedings would do much to disabuse the public mind that these Associations and Unions serve only the purpose of raising rates.

Commissioners have not received that help which the insurance fraternity could give, and for years there has grown up a spirit of antagonism which has only been of injury to the business. It was the feeling that this should not be, which prompted the program of the National Convention of Insurance Commissioners. Every one present at this convention will be ready to admit that this meeting of the Commissioners and the representatives of insurance, with its interchange of thought and ideas, will result in great good.

As a result of the convention, a text-book on insurance is now being compiled, and the bringing together of the Commissioners and insurance men will be continued. Had this been done since 1871, when the Commissioners first met in annual convention, and had there been but one or two addresses at each meeting by representative insurance men, many of the evils now complained of would never have existed. The thought I wish to impress is that there should be closer association; to me these meetings with insurance men have been of the greatest benefit. I have gone to them for help and information, and they have given me a broader and clearer view of the business and its necessities.

The people of my State have been the gainers by reason of this help and these Associations, and during the whole term of my public service not a single company, not a single insurance man, has ever requested an action or decision on my part which he did not honestly believe he was entitled to under the law.

No act of mine has ever injured an honest insurance company. I shall step down into the private walks of life with clean hands, and if I can carry with me your friendship and good will, I shall feel that in my services as Commissioner of Insurance I have accomplished some good.

(Applause.)

The President—

In line with the paper which has just been read, I have a letter from the Insurance Commissioner of Minnesota which, I believe, you will enjoy hearing. The Secretary will now read that letter.

The Secretary—

ELMER H. DEARTH,
Insurance Commissioner.

B. H. TIMBERLAKE,
Deputy.

STATE OF MINNESOTA.

DEPARTMENT OF INSURANCE.

ST. PAUL, September 26, 1898.

J. H. LENEHAN, Esq., *President Fire Underwriters' Association of the Northwest, care Auditorium Hotel, Chicago, Ill.*

DEAR SIR: Please accept my sincere thanks for your very courteous invitation to attend the Twenty-Ninth Annual Meeting of the Fire Underwriters' Association of the Northwest, which is to be held on the 27th and 28th of this month.

I have been delaying the acknowledgment of your kind invitation in the hope that it would be possible for me to attend, and it is with great regret that I find it impossible to avail myself of the extreme pleasure of being present at your meeting. There is nothing that I esteem more highly than the personal acquaintance of the active and acknowledged leaders of the insurance fraternity. There certainly is no question but that there should be a more general personal intercourse between the insurance officials of recognized leadership in their profession, and the officials having in charge the supervision of insurance interests in the respective States of the Union. It would tend to give us better and more efficient State supervision and thereby tend to remove the numerous causes for complaint on account of the unjust, unfair and, in many cases, harassing methods or tactics employed in the conduct of what many supervising officials presume to believe their actual or legal duties.

Personally, I do not believe that it is the function of a State supervising official to harass or annoy insurance corporations which enjoy the reputation of being honest and law-abiding in their business transactions. As in many cases an interpretation and enforcement of the insurance statutes upon a strict or purely technical basis would result in working great hardship upon the insurance corporations and their managers, and likewise seriously affect the interests of the insuring public at large, I certainly am of the opinion and firm belief that the supervising official should exercise, in all his acts and rulings, such discretionary powers as may be properly granted him under the statutes.

My experience, as Insurance Commissioner of Minnesota, has been that a company which does not show a disposition to comply with the various provisions of the statutes of this State, to which its attention may be properly called, is a very remote exception. I have never con-

sidered it my duty to hunt around for foolish or useless technicalities, the only purpose of which could be that of annoying and harassing the companies, unless, as a matter of course, it should be proven, to my satisfaction, that through such technicalities the interests of the citizens of our State were being abused or jeopardized, in which event no legitimate or law-abiding insurance corporation would, for a moment, hesitate to correct any such evident, existing evil.

The causes for the numerous and varied complaints lodged against State supervision would soon be removed if the various Insurance Commissioners, or Superintendents, of the various States would make the duties of their office a thorough and conscientious study, and in their search for such knowledge, avail themselves of every opportunity afforded for enjoying a personal intercourse with the leading insurance men and acknowledged authorities in all the various lines of the insurance business.

It was a source of great regret that there was not a larger number of the State insurance supervising officials in attendance at our recent convention in Milwaukee, which was (thanks to the indomitable and successful efforts of Commissioner Fricke of Wisconsin) the most important, and which will result in greater benefits to the insurance business of the country, than any other insurance convention yet held in the United States. It is such meetings as this that will result in removing the serious objection which is being raised throughout the country against State supervision. Had such a school of education been inaugurated by the Insurance Commissioners years ago at their regular annual conventions, as that which was conceived and carried through to such wonderful success by Commissioner Fricke of Wisconsin, State supervision would to-day enjoy a degree of respect, on the part of the insurance fraternity throughout the country, as would have made the agitation of national supervision entirely unheard of, and it is only by a continuance of just this personal intercourse and frank interchange of ideas between the supervising State officials and the insurance fraternity in our future annual conventions, that this happy result can, in a large measure, be attained.

Again expressing deep regret upon my inability to be present at the annual meeting of your Association to be held in Chicago this week, and sincerely trusting that I may have the privilege of meeting with you at some future time, I am,

Very sincerely yours,

ELMER H. DEARTH,

Insurance Commissioner.

(Applause.)

The President—

Before adjournment, gentlemen, there are one or two reports that we would like to have made. And I have a letter here which I want to read to the Association. This is a communication which I am sure

REPORT OF COMMITTEE ON PRESIDENT'S ADDRESS. 99

will be appreciated by this Association. It is addressed to me as the President of the Fire Underwriters' Association of the Northwest, and reads as follows:

THE AMERICAN FIRE INSURANCE COMPANY
OF PHILADELPHIA.

WAITE BLIVEN, SPECIAL AGENT,
218 La Salle St., Room 719.

CHICAGO, ILL., September 27, 1898.

J. H. LENEHAN, Esq., *President Fire Underwriters' Association of the Northwest, Chicago, Ill.*

MY DEAR SIR: Knowing that it is but following out the wishes of Major Charles E. Bliven, I beg to present to the Fire Underwriters' Association of the Northwest, on behalf of the family, the Fire Insurance Law Library belonging to father.

Very truly yours,

WAITE BLIVEN.

COMMITTEE TO ACKNOWLEDGE MR. BLIVEN'S GIFT

The President—

I believe that prompt action should be taken by this Association in recognition of this, and I have named the following Committee to take action thereon: Messrs. J. O. Wilson, C. S. Hollinshead and N. B. Jones. And I hope that they will be prepared to report at the afternoon session.

There is one other matter before we adjourn: The Committee on the President's Address is ready to report, and we will hear that now.

REPORT OF COMMITTEE ON PRESIDENT'S
ADDRESS.

Mr. J. F. Joseph, Chairman—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

We heartily concur in the sentiment expressed—that our Association can exert influence greater than legislative enactments, and which may be used more effectively, and heartily urge that the Association, in its wisdom, may find favor in our recommendation that we admit to our fullest confidence the public, deeming it not only expedient, but wise and necessary that we should do so, because the interests of the assured and company are practically one; and we hope that each individual member will regard himself as an especially constituted missionary to explain to the public the truth, explaining the simple and sound business principles upon which we operate the insurance business, and thus substitute for the prevailing feeling of distrust, one of confidence in our methods, and show to the ignorant, or biased, that our business is

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conducted along lines of honor and equity, and convert unfair critics into friendly allies.

It is our belief that the public, as well as the insurance, press have the power to greatly assist us in moulding public opinion on the subject of insurance, and we recommend that we give them our confidence, and feel assured that in return they will intelligently and fairly publish facts.

The financial condition of the Association is most gratifying, and we congratulate the officers for the increased revenue secured, and deem it proper that those members who persist in adorning the delinquent list should have their names promptly taken therefrom—we trust by the method of prompt payment, or if that is not secured, their expulsion from the Association.

For the purpose of further increasing the revenue, we hope each member will see to it that he secures a new name to be added to our roll.

We regard the suggestion of the publication, embodying a review of the papers which have been read before this Association since its organization, as a most excellent one, and, believing that the financial result of such publication will show a profit to the Association, recommend that the Board of Directors take the matter under favorable consideration.

JAMES F. JOSEPH, Chairman,
J. W. ROBERTSON,
W. E. HIGBEE,
GEO. M. LOVEJOY,
S. E. CATE,

Committee.

The President—

Gentlemen, you have heard the report of the Committee. What will you do with it?

Mr. John H. Griffith—

I move that the report be received and adopted.

Motion seconded and carried unanimously.

The President—

The Obituary Committees appointed yesterday, and who are ready to report, we will hear from this afternoon.

I received a communication from an agency at Pentwater, Mich., as follows:

PHENIX INSURANCE COMPANY
OF BROOKLYN.

J. HALSTEAD & SON, AGENTS.

PENTWATER, Mich., September 20, 1898.

J. H. LENEHAN, *President, Chicago, Ill.*

DEAR SIR: At the suggestion of Mr. T. H. Smith of Chicago, we hand herewith an old certificate of Fire Insurance.

UNDERWRITERS AGENCY

106
Manover, Niagara & Republic
FIRE INSURANCE COMPANIES
 115 BROADWAY
 OF THE CITY OF NEW YORK
 Office 42nd Street, New York

\$3000.00

1868
 Dec 2^d 1868

This is to Certify that **Reichsgrund & Beane** of **Post Water** are insured by Each of the above named Companies **Against Loss or Damage by Fire** to the Amount of **Three Thousand** Dollars

"**Thin** **Boats & Cork** contained in their wooden building used by them as a **warehouse**, situated on the west side of **Mancock Street** between **2^d & 3^d Streets** of **Post Water** Mich. Special Reference being here to **Special Allegation** of **Reichsgrund & Beane** of **Post Water** from the delivery of this policy to **1st of December** in the year **1868** at noon.

Second day of **April** in the year **1869** at noon.

Second day of **April** in the year **1869** at noon.

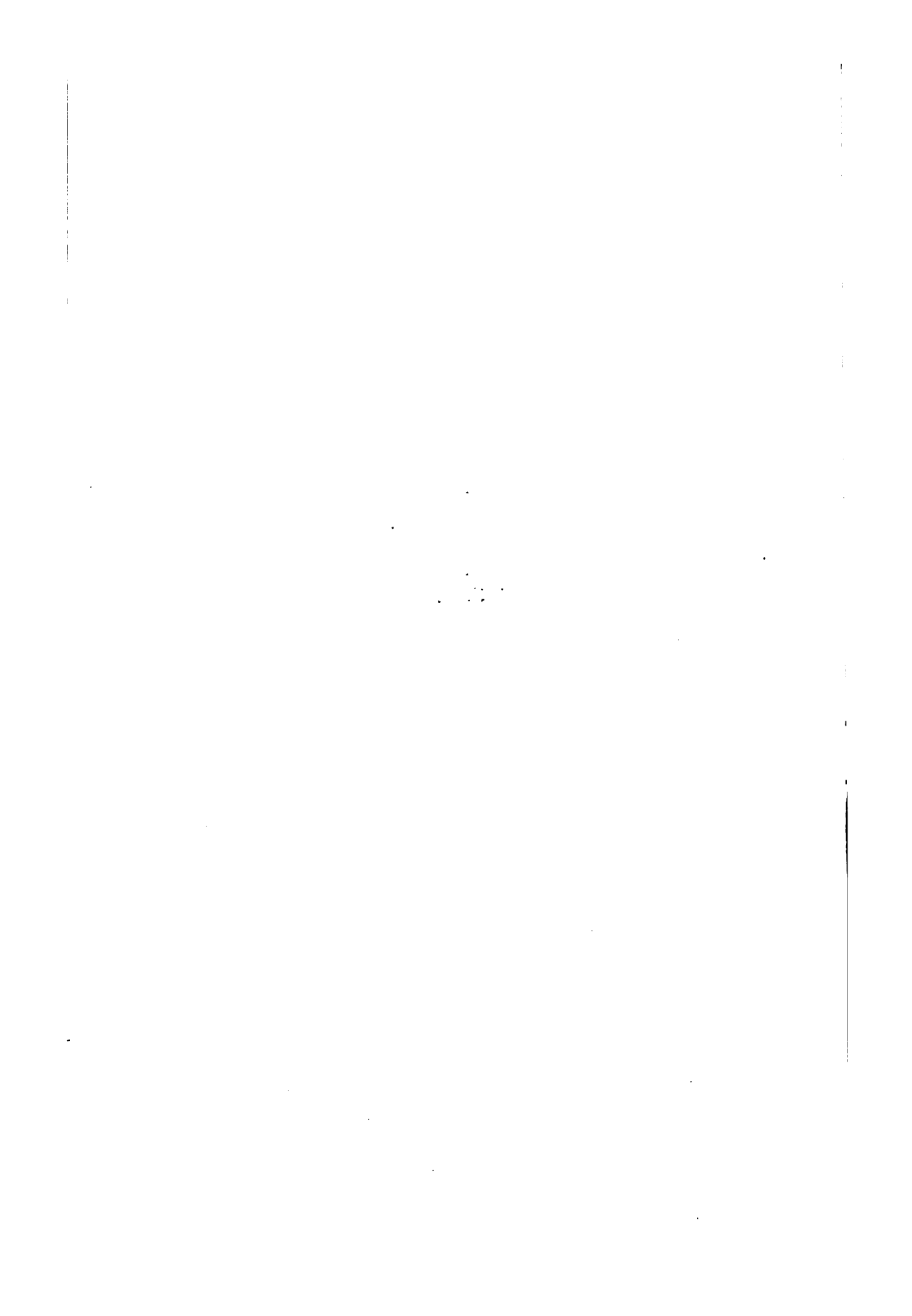
Under and subject to the conditions of **Open Fire Policy No. 1105** issued by the said Insurance Companies and that the premium for each of the Policies of **2 1/2 per cent** amounting to **\$37.50** has been paid.

Charles W. Deane



Certificate of Fire Insurance.

We cannot make you better, in
W. Deane



AN OLD CERTIFICATE OF FIRE INSURANCE. 103

We regret its soiled condition but hope it may, nevertheless, be of some interest to your Association.

We remain, yours respectfully,
J. HALSTEAD & SON, *Agents*,
Pentwater, Mich.

Per D. J. Halstead.

We acknowledged receipt of the certificate, and said it would be turned over to our Library Committee. In this connection I might say that through the kindness of Mr. T. H. Smith we received this certificate, and I learned the other day that when he paid his dues yesterday it was his silver wedding—his twenty-fifth anniversary as a member of this Association. If he is present now, I would be very glad indeed if he would favor the members with a few remarks in that connection.

(No response.)

He is evidently not here. We are now prepared to adjourn the morning session. There are four additional names to be passed on by the Association, applying for membership. The Secretary will now read their names, and if there are no objections they will be included in the list and elected members of this Association.

The applicants were accordingly declared elected to membership.

A Member—

I move we adjourn.

Motion seconded and carried unanimously, and the meeting stood adjourned to 2:30 p. m.

AFTERNOON SESSION.

WEDNESDAY, September 28, 1898.

The meeting was called to order by the President.

Mr. Eugene Harbeck—

Mr. Chairman, as one of the Committee appointed to select the Directors, I have to inform you that Mr. Reekie, whom the Committee placed on the list of Directors as a member from Michigan, declines absolutely to serve, and I recommend the name of Frank H. Whitney in lieu thereof, and move you, sir, that his name be substituted.

Motion seconded.

The President—

Gentlemen, you have heard the motion, that Mr. Charles A. Reekie, who was named as a member of the Board of Directors for the ensuing

year, having declined to serve, the chairman of the Committee substitutes the name of Mr. Frank H. Whitney, of Detroit, and moves that the report of the Committee be so amended and accepted by the Association. All those in favor of the motion, signify it by saying, Aye.

Motion carried unanimously, and the President announced the election of the thirteen members named by the Committee for Directors for the ensuing year.

The President—

We are ready for the reports of the Obituary Committees that were appointed, and if the Committee on the Death of Mr. Adolf J. Cramer, of Milwaukee, are now ready to report, we will be glad to hear from the chairman of that Committee.

REPORT OF COMMITTEE UPON THE DEATH OF MR. ADOLF J. CRAMER.

Chairman of Committee—

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

The Committee on the Death of Adolf J. Cramer beg to present the following report:

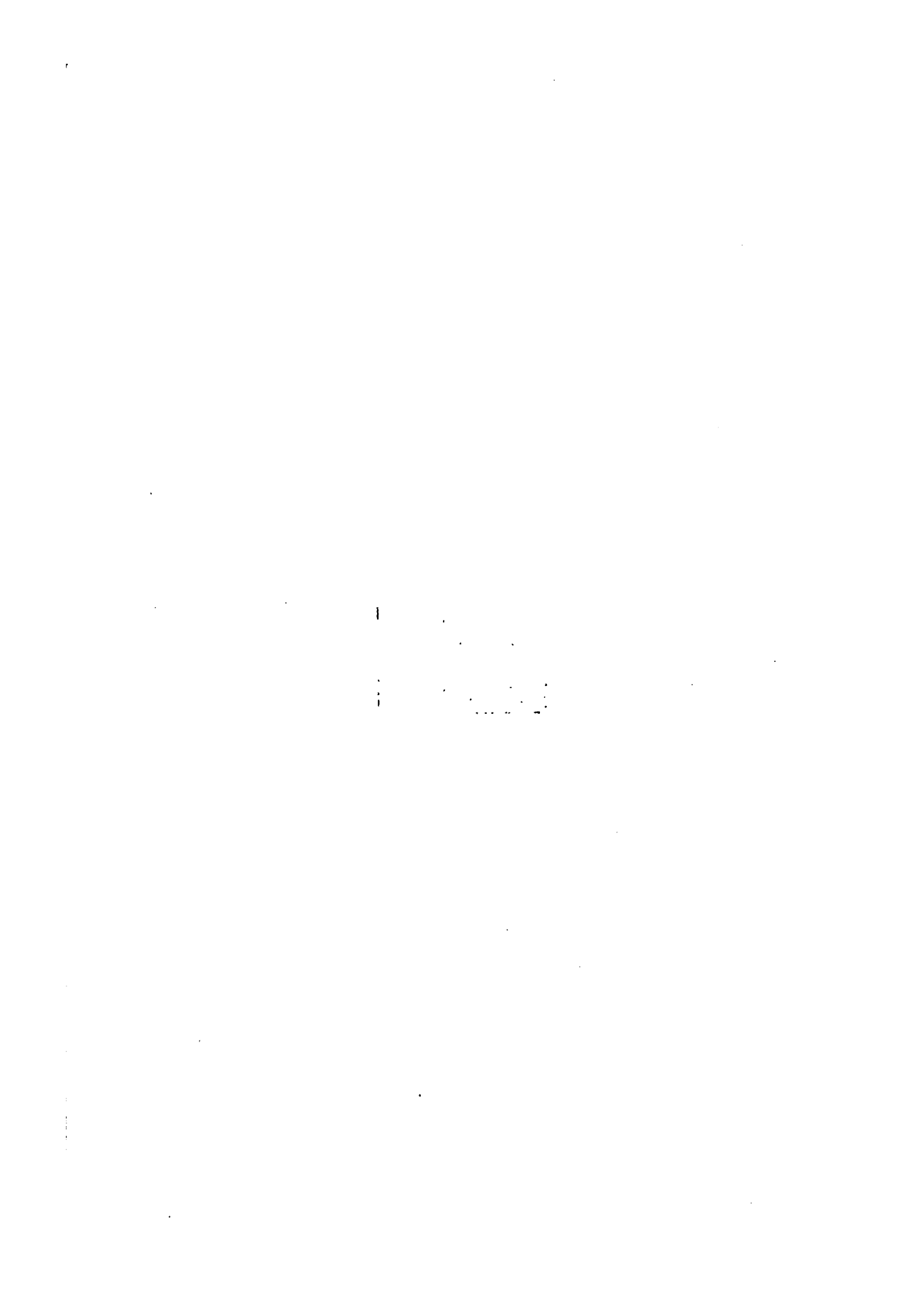
Silently but surely the finger of time, moving forward upon the dial of the Universe, has marked another integer of our existence, and another year, as man accounts the measure of his being, is numbered with those which have been. Like the flowers of the field, one by one we come upon the stage of life, pass the allotted portion of our days, some in obscurity, some in prominence; so in succession we pass beyond the scenes to an existence, the nature of which we vainly attempt to realize.

Nothing is more beautiful than the life of man rounded out full and complete, devoted to the advocacy of love to God and man.

Of such a life it is now our pleasure as well as duty to report.

Adolf J. Cramer, Secretary of the Milwaukee Mechanics Insurance Company of Milwaukee, Wisconsin, was the son of a Lutheran minister, and was born on the classic banks of the Rhine, November 27, 1827. He received a seminary and commercial education in Germany, and came to this country in 1849 when a young man, engaging in commercial pursuits until the beginning of the Civil war, in which he participated as Lieutenant and Quartermaster. He went into the service of the Milwaukee Mechanics in January, 1865, when it was but a small local institution, and it has thriven and grown to its present proportions under his management.

Although old age was upon him his eye was not dim nor his





ADOLF J. CRAMER.

SECRETARY MILWAUKEE MECHANICS INSURANCE CO.

In Memoriam.

1898.

Adolf J. Cramer,

MILWAUKEE, WIS.

Secretary Milwaukee & Chicago
Insurance Co.

Died May 11 1898

AGED 71 YEARS



ADOLF J. CRAMER.

SECRETARY MILWAUKEE MECHANICS INSURANCE CO.

In Memoriam.

1898.

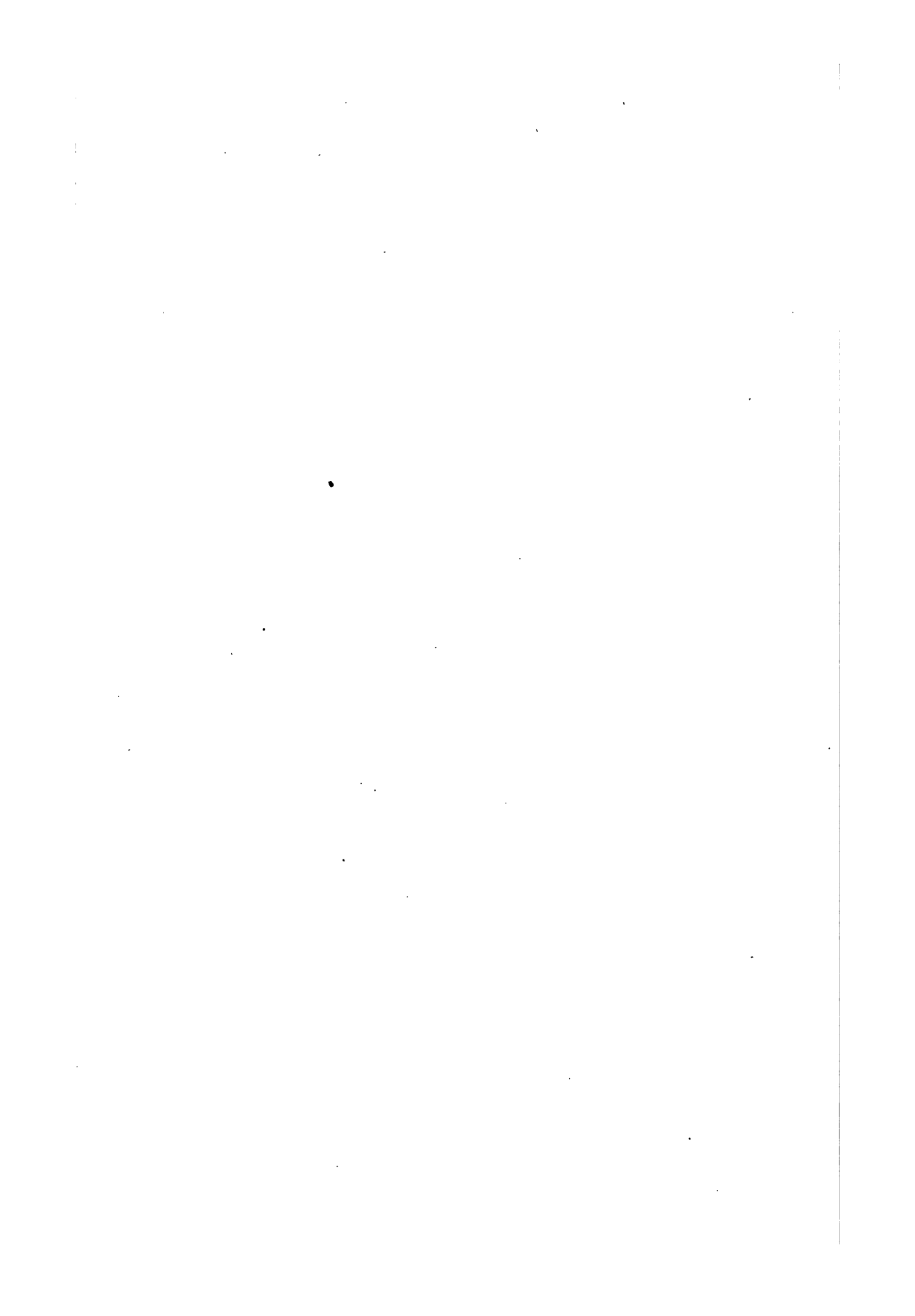
Adolf J. Cramer,

MILWAUKEE, WIS.

Secretary Milwaukee Mechanics
Insurance Co.

Died May 11, 1898,

AGED 71 YEARS.



natural strength abated, and his mental faculties remained to the hour of his death as strong as in the years of early manhood.

With a good conscience towards God, with a loving and sincere heart for mankind, he faced the last hour in which his spirit departed from the scenes of this life with a firm abiding faith in the principles he was taught in his fatherland.

Character, free, open and generous; nature, noble. He went down to his grave missed, honored and bewept, May 11, 1898, is the obituary we might well write of Adolf J. Cramer.

"The deeds he has done are left behind,
The product of immortal mind;
Fruits of a genial morn and glorious noon,
A deathless part of him who died too soon."

WM. TREMBOR,
E. V. MUNN,
JNO. H. WARNER,

Committee.

The President—

The Committee on the Death of Mr. S. H. Southwick are ready to report, and we will now hear from the chairman of that Committee.

Chairman of Committee—

On account of the absence from the city of Mrs. Southwick and her daughter, it is impossible to obtain certain data necessary. Therefore the report is incomplete, and your Committee begs that it be published with the Proceedings.

The President—

The Committee understands they are expected to do that.

REPORT OF COMMITTEE UPON THE DEATH OF
MR. S. H. SOUTHWICK.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

Sylvanus Holbrook Southwick, whose genial face and twinkling eyes are so sadly missed at this meeting of our Association, was born at Uxbridge, Massachusetts, on the 15th day of January, 1835. He was of Quaker descent and graduated at the Friends' School in Providence, Rhode Island. He came West soon after reaching his majority and engaged in the insurance business at Rockford, Illinois, in 1861. He had married Miss Clara A. Balch, of Providence, some three years before.

His career as an underwriter was continuous from 1861 until his death, February 24th, 1898, covering a period of thirty-seven years.

He was at different times Local Agent, Special Agent, General Agent, Adjuster, and was employed at various times by the Yonkers Insurance Company, the Continental of New York, Mercantile of Cleveland, Union of Philadelphia, Michigan of Detroit, and American of Newark.

The last three years of his life were spent in adjusting losses in a general capacity.

In all these positions he was a competent man, and was not only universally respected by the underwriting profession, but was esteemed and loved by all who knew him, to an almost unprecedented extent.

He was generous, courteous, kind-hearted, and thoughtful, and, so far as known, had not an enemy in the world. He was a gentle man as well as a gentleman.

Mr. Southwick was something more than an underwriter; he was well read along the lines of literature and politics, was a well informed man upon general topics, was a ready and witty writer, as the pages of the Annual Proceedings of this Association testify, and was a most interesting and delightful conversationalist.

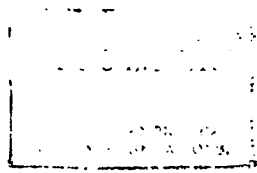
He was a member of the Masonic Landmark Lodge of Chicago, and was a consistent Mason.

In his private life he was unostentatious, and devoted himself to his family and to a few intimate friends.

While not a member of any church, he lived a consistent Christian life, and was in every respect an exemplary member of society.

W. H. CUNNINGHAM,
D. S. WAGNER,
I. W. HOLMAN,

Committee.





SYLVANUS H. SOUTHWICK.

INDEPENDENT ADJUSTER.

In Memoriam

1896.

S. B. Southworth

CHICAGO, ILL.

Independent Elder.

Died February 24, 1896.

AGED 63 YEARS.



WILLIAM H. SOUTHWICK.

INDEPENDENT ADJUSTER.

In Memoriam.

1898.

S. H. Southwick,

CHICAGO, ILL.

Independent Adjuster.

Died February 24, 1898,

AGED 63 YEARS.

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The President—

We will now hear from the Committee on the Death of Mr. Clifford.

REPORT OF COMMITTEE UPON THE DEATH OF
MR. WINCHESTER E. CLIFFORD.

Chairman of Committee—

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

Winchester E. Clifford was a veteran in Chicago fire insurance. Engaging in the business about 1863, he spent more than the allotted period of a generation in his chosen profession.

While yet a young man, having completed his preparatory studies at old Mt. Morris Seminary, in the western part of this State, he moved with his parents to Evanston and entered Northwestern University in 1855, graduating four years later with the first class of that institution—the historic class of '59. After graduation he was elected instructor in Latin and Greek in Mineral Point Seminary. Four years later Mr. Clifford began his insurance career as Local Agent. When the Republic Insurance Company was organized, he became actively interested in it, placing a large amount of the stock. After the wreck of the Republic by the Chicago fire in 1871, he became General Agent of the Brewers' Insurance Company, and after the retirement of that company, Special Agent of the Merchants of Newark and the Glens Falls.

Becoming interested in fire protection, and believing that underwriters should give more attention to the prevention of fire, Mr. Clifford turned his thoughts to the Mutual System, becoming an ardent student of Mr. Atkinson and his methods and spent a number of years as inspector and field man for the Mutual companies. Subsequently he devoted his energies to the invention of automatic sprinklers and was one of the founders of the Geo. E. Hibbard Co. for the manufacture of these devices.

A severe attack of pneumonia, about three years ago, so affected his system that consumption followed, which disease terminated his life in March of the present year. He died in the old homestead at Evanston which the family have occupied for forty-five years.

Mr. Clifford was a man of quiet and unobtrusive manner, but with a well equipped mind and large experience in his chosen work, he was both capable and faithful in the discharge of his duties. Possessed

of untiring energy and an indomitable will, he continued at his work to the last, and ceased only when death relieved the spirit from its failing tenement.

A. F. TOWNSEND,
R. H. GARRIGUE,
L. E. HILDRETH,

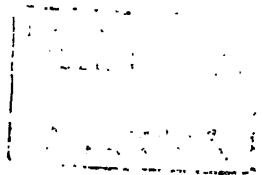
Committee.

The President—

The Committee on the Death of Mr. E. L. Allen.

Mr. George M. Lovejoy—

Mr. President, I had hoped that Mr. Bonar, who prepared this report, would be present to read it in person, but in his absence I will attempt it.





W. E. CLIFFORD.

In Memoriam

1872

Winchester C. C.

EVANSTON, ILL.

Died March 11, 1898

AGED 63 YEARS



W. E. CLIFFORD.

In Memoriam.

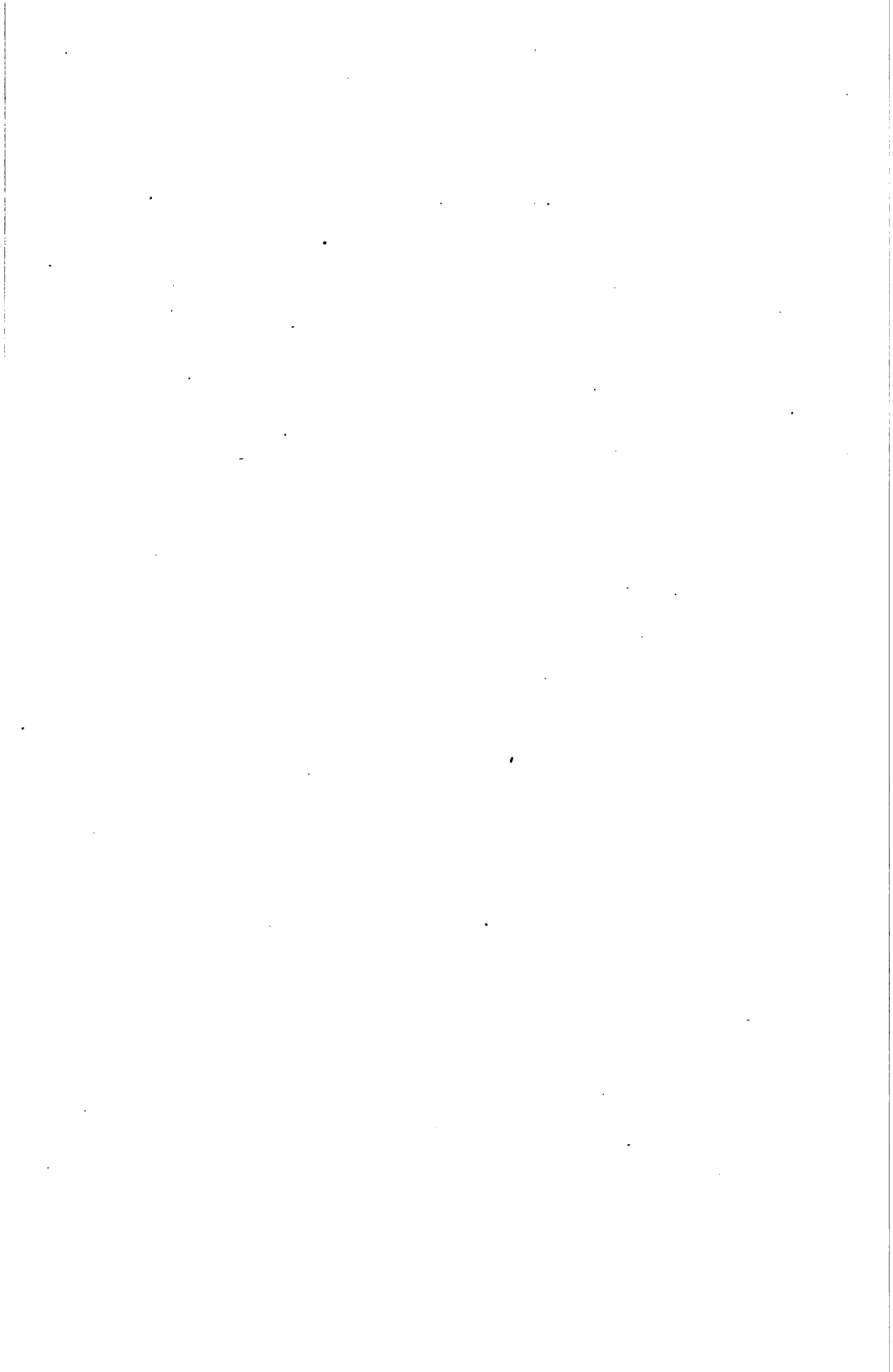
1898.

Winchester E. Clifford,

EVANSTON, ILL.

Died March 11, 1898,

AGED 63 YEARS.



REPORT OF COMMITTEE UPON THE DEATH OF
MR. ERNEST L. ALLEN.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

The sad intelligence transmitted by wire over our land of the death of Mr. E. L. Allen on the 1st day of June, 1898, at his home in the city of New York came, though not wholly unexpected, as a shock to his numerous warm and devoted friends.

Lancaster, N. Y., is the place, and January 12, 1852, is the date of his birth; hence he was at the time of his death well along in his forty-sixth year, and in the very prime of active manhood.

In early life Mr. Allen reaped the advantages of the common schools, as well as those of the higher class, and later on he entered the law department of the University of Michigan, from which he graduated with honor in 1876 and with the degree of LL. B.

His first connection with the insurance business was as a Local Agent at St. Cloud, Minn.; then a little later on as a Special Agent for the Northwestern National of Milwaukee, continuing in the service of that company until 1879, when he accepted a position with the Royal Insurance Company as Special Agent in its Western Department, and in which capacity he did work of such rare excellence during the six succeeding years that it caused him to be called to Erie, Pa., by J. F. Downing, Esq., who made him his Assistant General Agent for the Western Departments of the Insurance Company of North America and the Pennsylvania Fire.

In 1888, and after a successful and satisfactory career extending over three years at Erie, he returned to Chicago to accept the position of Assistant Manager of the Royal Insurance Co. During the year 1890 he became Manager for that company for the Northwest, which position he acceptably filled for five years and during which time he enjoyed the confidence and esteem of his associates and the well-earned reputation of a skillful, successful and honorable underwriter.

In the year 1895 he was tendered the office of vice-president of the German-American Insurance Company of New York, which office he accepted, and where his marked abilities, his both natural and acquired qualifications were so fully recognized and appreciated that, upon the death of the president of that company in 1897, he was promptly promoted to that honorable and responsible office.

The singular success and the rapid advancement of Mr. Allen as an underwriter were phenomenal.

Starting in as he did in 1876 as a Local Agent at St. Cloud, Minn., his promotions followed each other in rapid succession, until he reached, at the age of 45, the highest position in the profession.

Contributing to his phenomenal success were his graceful personality, his uniform affability in his intercourse with men, his charming

address, his clearness of intellect, his refined literary tastes and his ability to master the details of his official duties. He was, under all circumstances, a true, open-hearted gentleman, and to his family, to his business associates, and to his many friends he has left the enviable legacy of an untainted character and a respected name.

Mr. Allen was more than a good underwriter. He was an intelligent, cultured gentleman, a loyal, patriotic citizen, and a kind husband and father. Among an extended acquaintance he was universally respected and beloved.

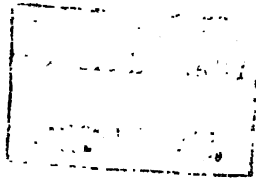
This Association mourns his loss. In his death we have lost more than a member—we have lost a friend. All of those fine qualities of mind and heart which served him so efficiently to place him thus early in life in one of the most prominent and important positions in the underwriting profession, were also devoted to the interests and the prosperity of this organization. His loss to us will be long felt. Then let us, the members of this Northwestern Association, always cherish his memory, his good name with love and affection.

GEO. M. LOVEJOY,
J. A. KELSEY,
R. J. SMITH,
L. J. BONAR,

Committee.

The President—

We will now hear the report of the Committee appointed on the Death of Mr. Van Voorhis.





ERNEST L. ALLEN.

PRESIDENT GERMAN-AMERICAN INSURANCE CO., N. Y.

In Memoriam

1898.

Ernest L. Allen

NEW YORK CITY

President German-American Insurance Co.
of New York.

Died June 1, 1898

AGED 46 YEARS



ERNEST L. ALLEN.

... OF THE GERMAN-AMERICAN INSURANCE CO., N. Y.

In Memoriam.

1898.

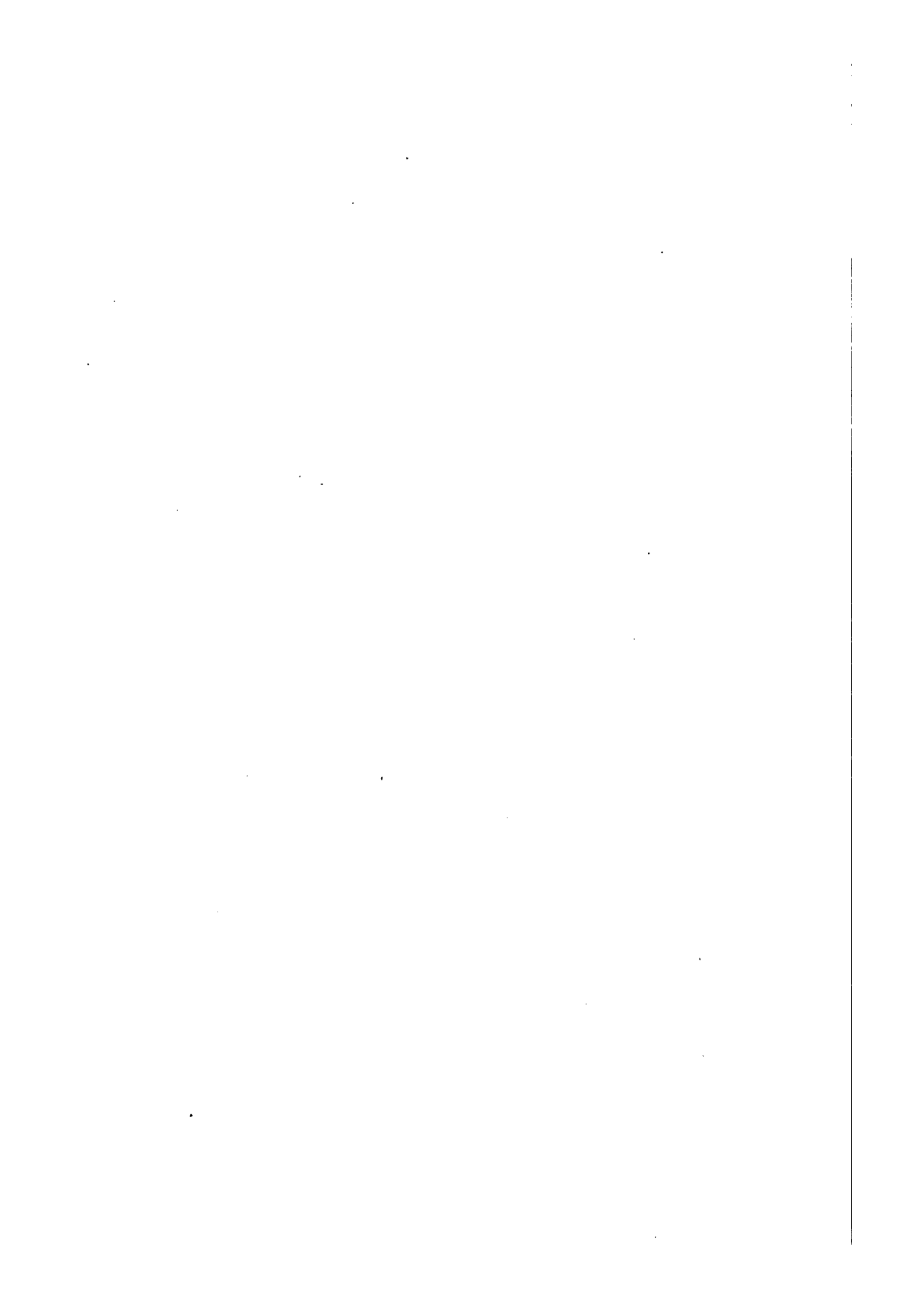
Ernest L. Allen,

NEW YORK CITY.

**President German-American Insurance Co.
of New York.**

Died June 1, 1898,

AGED 46 YEARS.



REPORT OF COMMITTEE UPON THE DEATH OF
MR. FRANK VAN VOORHIS.

Chairman of Committee—

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION :

Frank Van Voorhis is no more, and greatly will he be missed by his associates and friends, and his absence strongly felt by us all, especially by the veterans of the "old guard" of our profession.

After a long and trying illness, accompanied by great distress of body, the Angel of Death, whom he had faced and battled uncomplainingly and with heroic bravery, conquered. He passed away at Atlanta, Ga., July 20, 1898.

Frank Van Voorhis was born in Brooklyn, N. Y., April 19, 1852, and was a son of W. H. Van Voorhis, the lamented former General Agent of the Phenix Insurance Company of Brooklyn. At the age of seventeen he entered his business career in his chosen profession. In 1870 he came West, as assistant to the late Sanford Lumbard of Fort Wayne, Indiana, who at that time had charge of several States for the Phenix of Brooklyn. In January, 1874, he was promoted to the position of Special Agent and Adjuster for the State of Michigan and removed to Chicago. In 1877 he was appointed to the position of General Adjuster for the same company, and from January, 1881, to January, 1882, occupied the position of Assistant General Agent. He then resigned to accept the management of the Western Department of the British America Assurance Company of Toronto, Canada, being then the youngest General Manager in Chicago. Ill-health compelled him to surrender his charge in July, 1883, and some eighteen months following were spent in Denver and the mountains of Colorado, and at the seaside, in search of health.

In 1884 Mr. Van Voorhis returned to Chicago, and upon the organization of the Western Adjustment and Inspection Company in 1885, was selected as its Manager. He left it December 31st, 1893, but remained in the field as an independent General Adjuster.

Mr. Van Voorhis occupied a prominent position among the underwriters of the West. He was probably the widest and most intimately known man in our profession to General Agents, Local Agents and field men alike. His extended work as an Adjuster of fire losses brought him in contact with business and insurance men in almost every locality of any importance in the Western States.

In his career as an Adjuster, it is estimated that through his adjustments and recommendations the companies have paid out over \$15,000,000, and in all this experience he proceeded on the high plane of a distributor of trust funds, guarding the interests of the companies, and at the same time protecting the rights of the claimant, while the

dishonest claimant was looked upon as an impostor and an enemy to society and received no quarter at his hands.

He was unusually strong and clear-minded, and possessed marked self-poise and self-control, and his conclusions were arrived at deliberately and judicially, and when once determined, he could not be moved, but frequently won over all those opposed to him.

Personally Mr. Van Voorhis was modest and retiring, but one who enjoyed life and his friends' society, and did much to brighten the lives of others. The young men in the field and office he was ever assisting and advising, and took great pride in rendering any service to them.

Mr. Van Voorhis was at his best in his home, generous-hearted and thoughtful, and an ideal host. The love which he bore for his own and for his home, was beautiful. He has left a name which will be gratefully remembered and cherished among Western Underwriters, and which will long endure.

By his death his family lost a devoted husband, son and brother, around whose memory only pleasant thoughts can linger, and which will grow richer and richer until their memories become quickened and blended in final reunion.

"Think of him still the same, I say,
He is not dead, he is just away."

RICHARD F. BISSELL,

M. S. WOODWARD,

H. N. KELSEY,

Committee.



FRANK VAN VOORHIS.

INDEPENDENT ADJUSTER.

In Memoriam

1898.

Frank Van Voorst

ATLANTA, GA.

Independent

Died July 20, 1898.

AGED 46 YEARS.



FRANK VAN VOORHIS.

INDEPENDENT ADJUSTER.

In Memoriam.

1898.

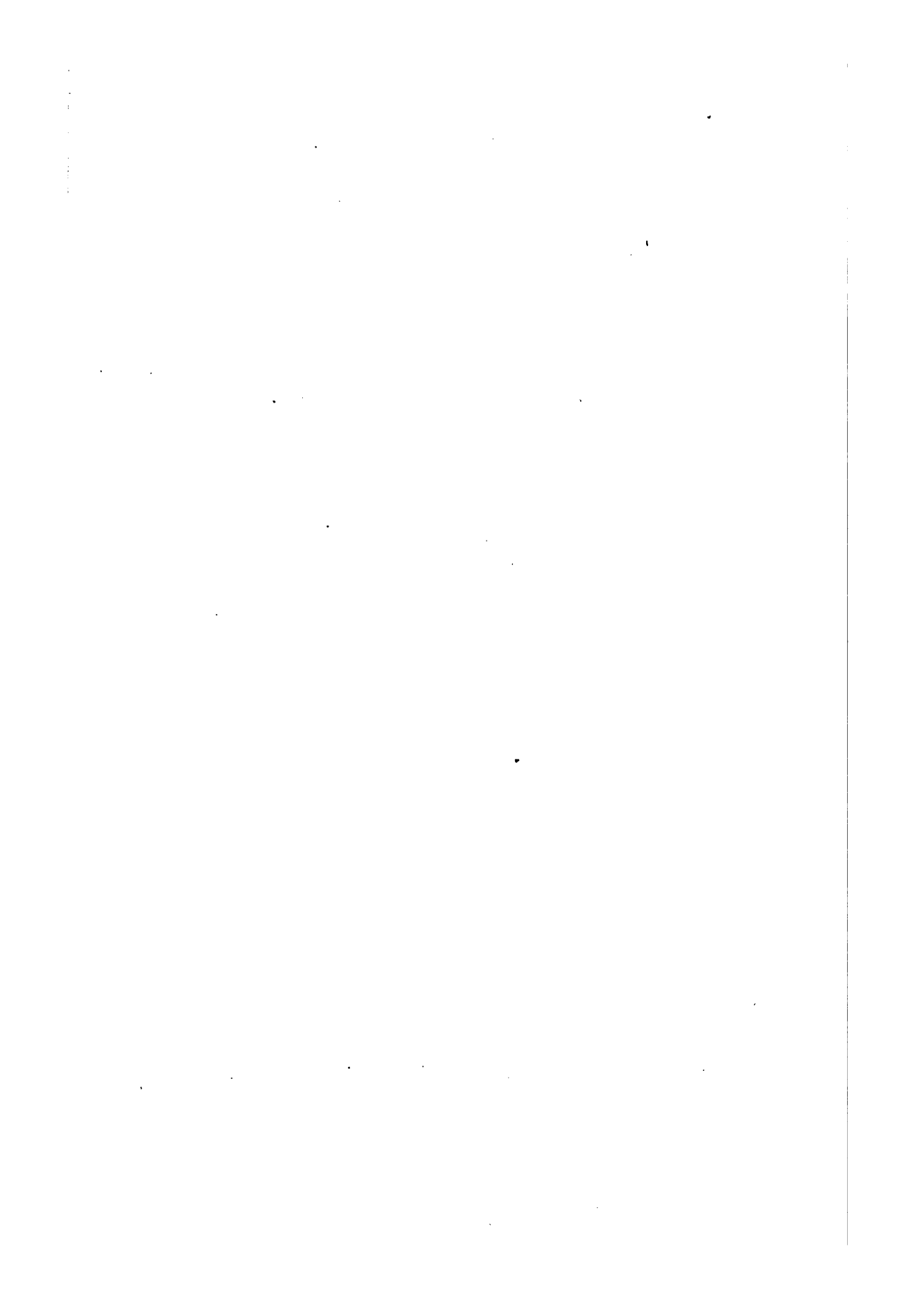
Frank Van Voorhis,

ATLANTA, GA.

Independent Adjuster.

Died July 20, 1898,

AGED 46 YEARS.



REPORT OF COMMITTEE UPON THE DEATH OF
MR. JOHN C. MOONEY.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

On March 17, 1898, there passed from this life to, we hope a better one beyond, Mr. John C. Mooney, of Denver, Colorado, who for a term of ten years had given to the Phenix Insurance Company the best efforts of his life. He was a genial gentleman, a man whom to know was to love, who had no enemies, and whose friends were legion.

As a business man he was prompt, correct, energetic and successful beyond measure. He was known throughout Colorado, New Mexico, Utah and Montana as a man whose coming was as welcome as the sunlight, and whose departure was always regretted. He was loyal to every trust reposed in him, and died with a record which few men make in their career through this life. Possessed of a most charming wife (the sister of T. R. Burch, our late esteemed General Agent), and two beautiful children, with a delightful home where music held sway and happiness abounded all the time, his life was one to be envied, and his passing away was an affliction that this household can never forget.

To the memory of such a good man and such a true one we dedicate this memorial, with the hope that his example may lead young men in our profession to follow in his footsteps of probity and to emulate the splendid Christian character which he possessed.

May God bless his family, and may his memory ever be cherished in the hearts of his friends.

Written at the request of the Northwestern Underwriters' Association.

EUGENE HARBECK.

The President—

You have heard the reports of the Committees appointed to present resolutions on the deaths of the members, and I would ask what your pleasure is.

A Member—

Mr. President, I move that they be spread upon the records and adopted by the meeting.

The President—

You have heard the motion, gentlemen. It is customary, I believe, to adopt a motion of this kind by a rising vote.

A Member—

This motion ought also to include instructions for copies of the resolutions to the friends of the deceased.

Motion accordingly so amended, seconded, and carried unanimously by a rising vote.

The President—

The regular number for the Afternoon Session is a paper on "Municipal Control of Electrical Hazards," by Franklin H. Wentworth, of the Chicago Electrical Bureau, National Board of Fire Underwriters, etc.

The importance of this subject and the well-known ability of the gentleman presenting it, promises a valuable contribution to our program. I have the pleasure of introducing Mr. Wentworth.

(Applause.)

13



JOHN C. MOONEY.

SPECIAL AGENT PHENIX INSURANCE CO., BROOKLYN.

In Memoriam

1898.

John C. Moore

DENVER, COLORADO

Special Agent
Brooklyn, N. Y.

Died March 17, 1898

AGED 46 YEARS



JOHN C. MOONEY.

AGENT PHENIX INSURANCE CO., BROOKLYN.

In Memoriam.

1898.

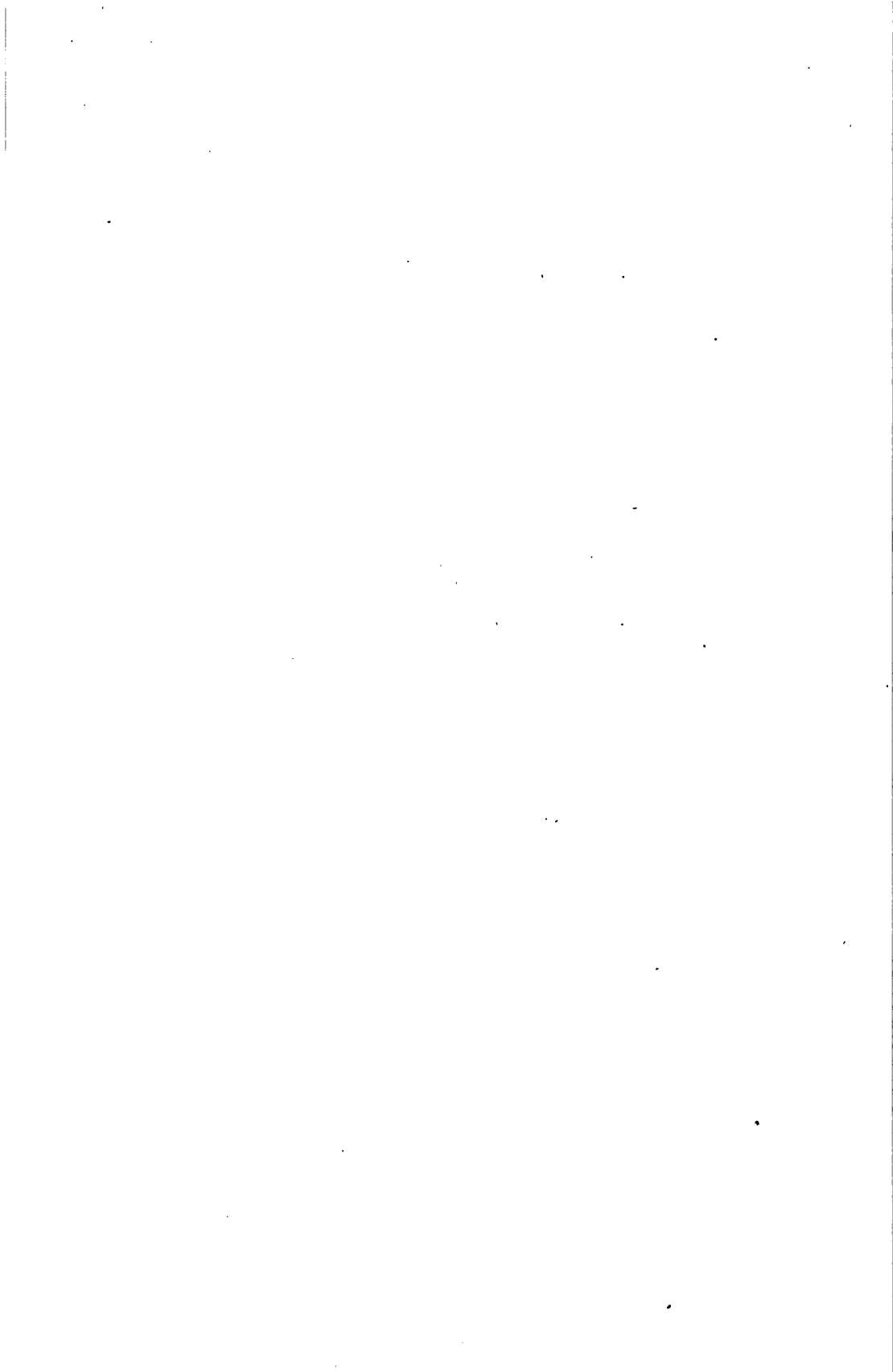
John C. Mooney,

DENVER, COLORADO.

Special Agent Phoenix Ins. Co.,
Brooklyn, N. Y.

Died March 17, 1898,

AGED 46 YEARS.



MUNICIPAL CONTROL OF ELECTRICAL HAZARDS.

Mr. Wentworth—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The Right Honorable James Brice, in his justly celebrated work on the American commonwealth, says that the conspicuous failure of the American republic is the government of its large cities. However merited this indictment may be, a fact that presents itself with startling significance to anyone whose avocation first brings him in contact with methods of conduct of municipalities, is the generally passive acknowledgment that corruption always exists. We have come to look upon local governmental machinery with so obvious a contempt that fidelity on the part of a public servant excites particular remark.

Now, it must be daylight plain to anyone who thinks, that such a state of public sentiment must insure the existence of the very conditions so fiercely condemned. Nothing makes so strongly for the excellence of any service as a sense of individual responsibility in the servant. This is not an idle theory. The experience of the Electrical Bureau alone has proven it to be a demonstrable fact.

It was certainly a condition, and not a theory, that confronted insurance interests when the necessity of an organized resistance to the subtle and destructive electrical hazard was forced upon them. Resistance had been too long delayed. The enemy was in the camp. Discouragement lay in the fact that though the presence of the danger was recognized there was no satisfactory nor adequate conception of just what it was. Fires were, unmistakably, constantly occurring from electrical causes, but under conditions so radically different as to make any inquiry which did not cover the whole field of electrical practice, not only useless, but mischievous; for it prompted to those hasty and ill-considered conclusions which always increase confusions in technical matters. Expert advice was obviously necessary; but expert advice was not to be had. Electricians there were, it is true—good, bad and indifferent, but the electrical fire-hazard was a factor left out of the problem. It had grown up, a neglected subject of inquiry, silently but vigorously, the black sheep of the family which, if not taken in hand, was clearly destined to bring its brothers into disrepute.

The first steps toward ascertaining the real nature of the electrical fire hazard were naturally taken by the interests which first felt its injurious effects. Local insurance boards of the large cities began to employ electricians for examinations of target risks, and finally such an employe became necessary for daily consultation. Modest appropriations were made for experimental work, and the various results in practice united with and correlated to certain effects obtained experimentally, began to clear up confusions and reconcile conflicting opinions.

But with a clearer apprehension of conditions from which electrical fires resulted, came also a recognition of the startling fact that such conditions were being duplicated daily—even hourly—throughout the entire insurance field. In all new applications of every science the errors, as well as the truths, of the first demonstrators are followed by their successors. The tremendously rapid development of electrical industries that followed the commercial possibility of incandescent and arc lamps and power motors, pressed into its service vast numbers of incompetent men. Error promulgated error, from the centers of invention to the remotest settlement on the outskirts of civilization; from the Broadway office building to the saw-mill deep in the heart of a Minnesota forest, like the poisoned source of a great river which spreads, quickly, surely and disastrously to the corners of the earth. At one time it might have been truthfully said that there was not a city, not a town, in the United States, in which a dynamo was running, where ignorance and careless methods were not breeding their inevitable results.

The method selected to check and finally to overcome this rapidly greatingening evil, was the only one that could possibly have been successful. It was vitally necessary that there should be in every city, even of small population, an intelligent inspector to rule upon the daily installations of wire, to note the quality and methods of insulation before the plasterer concealed it, to keep the stock of electrical contractors up to the necessary standard. An occasional visit from a traveling inspector would be useless. The necessities and conditions of the work demanded a constant surveillance by someone always accessible and always present. The attention of such an inspector, if his work were to bring any desirable results, could not be confined exclusively to insured risks. He must need take cognizance of the entire system—outside as well as inside. Were insurance companies, therefore, to pay for the conservation of life and property generally, a duty that clearly belonged to the municipality? And what results could reasonably be looked for from an inspector whose power and influence ends with the policy-holder? Two ways only were open: to give the insurance inspectors police powers—a dangerous precedent to establish, although freely offered by certain cities—or to ask the municipalities to conserve our interests along with their own, binding ourselves to morally support the municipal officer. The latter—the only reasonable course—was chosen. It then devolved upon us not only to encourage such legislation, but actively to promote it, for any city which did not exercise such control became at once the dumping ground for devices condemned in cities that did. The supply-houses, with the business foresight peculiar to them, were quick to realize that they must unload condemned material before municipal inspection became general. That was before the influence of the Electrical Bureau could be exerted among the dealers and manufacturers themselves. The cheerful co-operation of the latter has since been secured.

It is obvious that, in direct proportion as the cities undertake the control of any fire hazard, in like proportion are underwriters relieved of the constant bickerings and disputes that are necessarily incident to it. A ruling made by a municipal officer solely upon the grounds of a mutual commercial interest and the protection of property, is less subject to those unintelligent and often stupid criticisms that have their source in narrow prejudice against underwriters.

An investigation of the really excellent work now being done by city inspectors would astonish those to whom I alluded a moment ago—those who, looking for nothing save incompetency and corruption in municipal affairs, have shown only a skeptical interest in the work, believing that even should suitable ordinances be passed they would receive but an indifferent enforcement.

Such ordinances are to-day being capably enforced in fifty-seven cities, the total number of inspectors being sixty-six.

A model ordinance—excellent for its brevity, as well as the fact that it ably covers the points necessary—is the one now in force at Duluth, Minnesota. Aside from the penalty prescribed for its infringement, which seems somewhat excessive, it may be safely followed by any city which has not yet taken such action.

Its provisions are as follows:

Duluth, Minn., 1895.

AN ORDINANCE

To establish the office of Electrical Inspector for the City of Duluth, to regulate and define the duties of such office, and to establish rules and regulations concerning electrical wiring and appliances.

Section 1. The chief engineer of the fire department is hereby made the electrical inspector in and for the City of Duluth, *ex-officio*.

Section 2. The electrical inspector for the City of Duluth is hereby authorized, empowered and directed to regulate and determine the placing of electric light and power wires in and on buildings in said city, so as to prevent fires, accident or injury to persons or property, and to cause all electrical appliances to be so placed, constructed and guarded as not to cause fires or accidents, or endanger life or property, and whenever in the judgment of said electrical inspector any electric wire or appliance shall be defective by reason of improper or insufficient insulation, or for any other cause, the said electrical inspector shall at once cause the immediate removal of such defect.

Section 3. The said electrical inspector, or other competent persons delegated by him, shall have the right at any time to enter any building, man-hole or subway, in the discharge of his official duties, or for the purpose of making any tests of the electrical apparatus or appliances therein contained. And for that purpose he shall be given prompt access to all buildings, public and private, and to all man-holes and subways, on application to the company or individual owning or in charge or control of the same.

Section 4. The said electrical inspector, or competent person delegated by him, shall have the power to cause the removal of all wires or the turning off of all currents, where the circuits interfere with the work of the fire department.

Section 5. No alteration or change shall be made in the wiring of any building, nor shall any building be wired for the placing of electric lights, motors or heating devices, without first securing from the said electrical inspector, or competent person delegated by him, a permit therefor; nor shall any change be made in any electric plant after inspection without notifying the said electrical inspector, or person delegated by him, and securing a permit therefor.

Upon the completion of the wiring of any building, it shall be the duty of the company, firm or individual doing the same, to notify the said electrical inspector, or competent person delegated by him, who shall at once inspect the same, and if approved by him, shall issue a certificate of satisfactory inspection, which shall contain the date of such inspection and an outline of the result of such examination; but no such certificate shall be issued unless the electric light, power or heating installation and all apparatus, wires, etc., connected with it, shall be in strict conformity with the rules and regulations hereinafter set forth; nor shall current be turned on such installation until said certificate be issued.

Section 6. Any person, firm or company who shall violate any of the provisions of this ordinance, or fail, neglect or refuse to comply with the rules and provisions of this ordinance, or who shall fail, neglect or refuse to comply with any order or request of the said electrical inspector, or competent person delegated by him, in pursuance of and by the authority of any of the provisions of this ordinance, or the rules therein contained, shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be fined not more than one hundred (100) dollars, or be imprisoned not more than ninety (90) days.

Section 7. All electric construction, all material and all appliances used in connection with electrical work, and the operation of all electrical apparatus, shall be in conformity with the rules and regulations set down in what is known as the "National Code of Rules for Wiring Buildings for Electric Light and Power," as the same are now established, and the said rules and regulations are hereby adopted and approved.

Section 8. This ordinance shall take effect and be in force from and after its passage and publication.

Passed Jan. 23, 1895.

BENJAMIN F. HOWARD, President.

Approved.

Mayor.

Attest:

(Corporate Seal.)

C. E. RICHARDSON, City Clerk.

As it would appear to be as much in the line of duty of the fire department to prevent fires as to extinguish them, the office of electrical inspector generally falls under the jurisdiction of the Fire Chief, or at least the Fire Commissioners, although in several cities an independent office has been created. Frequently the electrician who has charge of the fire alarm telegraph can, with a little study, fit himself for inspection duties, thus combining the two offices and making himself a much more valuable man to the city.

In many cities a system of fees has been adopted, which frequently makes the office a source of revenue, after paying the salary of the inspector.

MUNICIPAL CONTROL OF ELECTRICAL HAZARDS. 143

The clerical work of such an office is inconsiderable, a simple set of blanks and a file and index for reference and record sufficing for the conduct of all ordinary work. The blanks used at Sheboygan, Wisconsin, which I happen to have by me, may serve to illustrate the character of such forms.

The following is supplied to contractors and all others doing electrical wiring:

APPLICATION FOR ELECTRICAL INSPECTION.

Sheboygan, Wis., 189...

To the Chief of the Fire Department:

Application is hereby made for permission to install electric wiring in premises No. street, occupied by as for Incandescent lights, Arc lights (open or concealed) motors. Wiring to be.....Will be ready for inspection 189...

(Signed by Contractor.)

When this is received at Fire Department Headquarters the electrical inspector looks over the plans and specifications for the job, and also examines the wire and other materials it is proposed to use.

If he finds everything satisfactory he issues the following permit:

PERMIT FOR ELECTRIC WIRING.

Headquarters of the Fire Department.

Sheboygan, Wis., 189...

Permission is hereby granted to to install electric wiring in premises No. street, occupied by as as per application for inspection, dated..... 189., on file.

(Signed)

Chief of Fire Department.

By

Electrical Inspector.

Under this permit the work now begins. The inspector visits the place where the work is going on, a few minutes a day being enough to satisfy him that the work is or is not being done according to rules adopted by the city ordinance. Frequent visits are essential, for although a contractor may have the best of intentions he cannot be sure that his workmen will never slight their work.

When the job is completed the inspector takes his testing outfit

and tests for the grounds and short-circuits that often occur despite the utmost vigilance, and which, if not discovered, might start a fire the moment the current is turned on.

If the insulation resistance of the circuits is found to conform to requirements, the inspector issues his certificate of inspection, which reads as follows:

Note—This certificate must be obtained before current is turned on.

CERTIFICATE OF INSPECTION.

Headquarters of the Fire Department.

Sheboygan, Wis.,, 189...

This is to certify, that I have examined the electric wiring and appliances installed by in premises No. street, occupied by as and find that the same comply with all the specifications for such work contained in the ordinances of the City of Sheboygan.

Original permit for above work issued 189..

(Signed)

Chief of Fire Department.

By

Electrical Inspector.

The Manager of the Electric Light Company will not violate the ordinances by turning on current until the contractor brings him this certificate of inspection, for he is directly interested in aiding the inspector in his work. Electrical fires hurt his business; and as the reputable workman is also on the side of good construction no one complains except the ignorant or unscrupulous contractor whose work will not pass inspection, and he is the fellow we are after.

Though the occurrence of some sensational accident from electrical defects has occasionally caused a crystallization of public sentiment that demanded municipal regulation of electrical matters, the burden of creating such a public sentiment has fallen largely upon the Electrical Bureau.

Three years ago it was the general opinion—where any opinion had yet been formed—that not only were cities free from any responsibility for their electrical conditions, but that should they assume such responsibility by attempting such control, they could then be held accountable for whatever might happen. The absurdity of such an assumption is obvious to any thinking man—but, then, most men do not think. They are educated only to the extent of adopting other people's opinions. I have had the unanimous vote of a city council cast against my proposition, owing to an opinion delivered with owlish

solemnity by some legal bucolic who had not the faintest perception of what I was getting at.

Three years ago the response that always came to our first effort in any city was, "if the insurance companies think electric wiring needs looking after, let them look after it." Few men without experience of the subject are inclined to give it their attention. Most are content to wait until it is forced on them, and then, if it contains evidence of neglect, look about frantically for someone to blame. Contrast this state of mind with that which a month or two ago prompted the ruling of the Supreme Court of the State of Pennsylvania if you would know what a powerful public sentiment has been growing toward municipal control of electrical hazards.

In this litigation action was brought to recover damages for a death caused by contact with an abandoned telephone wire. The wire had come in contact with a high-tension electric wire. It was contended in defense that while a municipality is invested with police supervision of the wires of corporations occupying its streets, its obligation does not involve pecuniary responsibility, and if an accident happened from a failure to maintain the wires in a safe and proper condition, the corporation owning the wires, and not the municipality, is alone responsible for resulting injuries.

The Supreme Court ruled that this contention is erroneous, declaring that the duty and liability of the municipality for damages for injuries caused by dangerous defects or obstructions in the highway, whether overhead or at grade, is in no way lessened by the fact that individuals or corporations are subject to a like duty and liability. It maintains that it is the duty of a municipality to exercise a careful supervision over the adjustment and regulation of the electric wires suspended over its streets, and that it is liable for injuries resulting from neglect of such duty. The court further says that, in view of the multiplicity of overhead wires carrying dangerous currents, and the increasing frequency of accidents from defects in such wires, or in the manner of their adjustment, it behooves municipalities to recognize and perform their duties in the premises in more than a perfunctory manner if they would escape the consequences of negligence.

The value of this ruling as an established precedent to quote at all times and in all places to nullify the effect of local opinions to the contrary, has already become manifest.

The policy of our Bureau has not been to disavow selfish motives in attempting to influence municipal legislation for the protection of our interests. On the contrary, our interest has been frankly admitted, but we have labored, and labored successfully, to establish the fact that the interest of the citizens is greater than ours. There is danger to life as well as property in defective wiring. The argument that the honest electrical workman who takes pride in his work should not be forced to compete with incompetency and ignorance, thus lowering

the standard of general workmanship below the line of safety, seldom falls on deaf ears. A quickening of the municipal pride, after a careful consideration of the question on its merits, seldom fails to-day to bring the desired result.

So much for the ordinances themselves. Now for their efficient enforcement. This is the crucial test; but it is the test from which we emerge with the feelings of deepest satisfaction. The influence which binds a heterogeneous lot of city employes in a cheerfully coöperative effort to regulate and control any special hazard, is certainly worthy of remark. Does the greater efficiency of these city inspectors over the inspectors of building, boiler, plumbing, and other similar departments lie in the fact that the electrical fraternity yields a better class of men? Hardly. We have frequently failed to secure the men most desired for city positions, not always because the salaries were small, but because the fact of municipal service is the least desirable recommendation a man can bring to a private employer. Is this not proof enough that by expecting little you will get little? We are all human. We all need the pat on the back. We all need to know that somewhere, it does not always matter just where, there is someone who has faith in us, and who, when we really do a decent thing, will not begrudge a word of praise. Who is there to take note of the plumbing inspectors' work? Who cares for the excellence of the city boiler inspector, save, perhaps, his rival who would not hesitate to malign him to get his job? But the electrical inspector knows that in Chicago there are men who understand him, who are watching his work, not for the purpose of magnifying his mistakes, but for the purpose of aiding and encouraging him in a faithful performance of his duties. He knows that as the months roll round the Bureau inspector will visit him, not as a censor, but as a friend who can understand his trials—one with the fellow-craftsman's sympathy. He knows that he always has a court of last resort to which he may appeal for moral support against individuals or corporations whose interests may not always coincide with those of the citizens which it is his business to protect.

It must be plainly seen that the policy pursued in sustaining the rulings of city electricians with tact and firmness, not only makes for excellence of service, and the establishment of friendly relations with insurance interests, but it tends to dignify the office and publicly magnify its importance to the point at which the people will not protest against the enforcement of necessary rulings.

A friendly public sentiment is absolutely essential to the success of municipal inspection. The enforcement of new measures, particularly those of a prohibitory nature, must be gradually and judiciously begun. We must not expect too much of such ordinances while they are new, nor must we urge sudden arbitrary enforcements of them, for it is self-evident that it is as easy to repeal an ordinance as to pass one. This always happens quickly to unpopular measures in small cities where

the council is close to the people. But as the people are educated to the importance of electrical inspection the influence of the city inspector is broadened and strengthened until the idea of the abolition of such an office strikes the community as would a proposition to abolish the fire department.

In the three short years of the existence of the Electrical Bureau it has gained a moral influence almost phenomenal. The united strength of all the inspection departments of the country can now, through its agency, be immediately concentrated to render harmless any device that it may please a manufacturer to put upon the market in violation of accepted rules for safe construction. Such a tremendous influence could never have been built up on other than fundamental principles of right and justice. To the democratic spirit, the keen sense of justice, the thorough theoretical and technical knowledge, and the unimpeachable integrity of the electrician of the Bureau, this influence is principally due.

In conclusion, I would beg the indulgence of the Association if, in what I have said, the personal equation has seemed unduly prominent. Our work is new work. It is personal. It is such an immanent and intimate part of us that impersonal references are, as yet, impossible. Some day we shall give it to you as a beautiful abstraction full of the rhetoric of glittering generalities. We cannot do that now. The immediate object of our work—the systematic and economical control of the electrical hazard—is now accomplished; we have but to continue in the policy so far pursued; but above and beyond the attainment of our present objects, there are satisfactions which spring from the knowledge that we are doing a real work in the world. For the final and ultimate effect of all our effort must be to secure to our fellow men the safe and familiar service of the mightiest and most majestic force in nature.

Already we are disturbed by an unmistakable trend toward the use of higher voltages in common practice, in spite of the fact that many devices now in use are not yet satisfactory for the lower pressures. Whatever the future may lay upon students of electricity it is but folly to attempt to forecast, but whatever these developments may be, however fraught with high utility to the race of men, surely that man cannot be reckoned utterly useless to his fellows who, though not one of those adventurous spirits which blaze the way to new uses of great natural forces, is at least no less ardent, no less faithful, in guarding life and property from the dangers that follow their application.

(Applause.)

The President—

This Association is under great obligations to Mr. Wentworth for this splendid paper, and I hope there will be some discussion of it on the part of the members. We shall be glad to hear from anyone who feels disposed to say something along the line of this paper.

Mr. J. O. Wilson—

I believe no one else has risen to speak, but if allowed I'll take a moment's time. It must be in the heart of every listener to this wonderfully fine production, to rise to his feet and express his thanks. It is as thorough as it is modest, and it is as efficient as it is graceful. Without being invidious at all, I only wish that all who have pretensions would take this as an example. I beg to offer my sincere thanks for the pleasure I have enjoyed, and profit as well, in listening to this address.

The President—

If the Committee appointed to prepare resolutions in line with the letter received this morning from Mr. Bliven are ready to report, we will be glad to hear from them.

REPORT OF COMMITTEE TO SUITABLY ACKNOWLEDGE MR. BLIVEN'S GIFT.

Mr. J. O. Wilson—

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

The Committee appointed to prepare a suitable acknowledgment of the gift of the law library of Major Chas. E. Bliven to this Association, report as follows:

Your committee recommend that the law library presented to this Association by the family of our late associate, Charles E. Bliven, be accepted, and that a special book case be provided for same in the library rooms of the Association, and that a properly inscribed plate be placed on the case in order that so long as this Association may endure its members may know to whom they are indebted for this valuable gift.

Your committee recommend that the President of this Association send a letter of acknowledgment to the donors for this valuable gift of the cherished property of our esteemed and long-time associate, assuring them of our sincere thanks therefor, and of our keen appreciation for this graceful and valued remembrance, and that the gift is received with the more pleasure because it will assist in perpetuating the memory of the founder and long-time friend of this Association.

Also, that the President enclose a transcript of the action of this Association in the premises.

J. O. WILSON,
C. S. HOLLINSHEAD,
N. B. JONES,

Committee.

The President—

You have heard the resolution of the Committee, gentlemen. What will you do with it?

Mr. George W. Hayes—

I move it be adopted and the recommendations carried out.

Motion seconded and carried unanimously.

The President—

The last paper just read completes the program for the second day of our meeting. The next order of business is that of deferred business; unfinished business. Is there anything?

(No response.)

Then the next order of business is the election of officers for the ensuing year, and nominations for the office of President will now be in order.

The Secretary—

I will read the names of the Directors selected by the Committee and elected by the Association:

T. W. EUSTIS.....	Chicago, Ill.
W. R. TOWNLEY.....	St. Louis, Mo.
GUST HEBGEN.....	Milwaukee, Wis.
OTTO E. GREELY.....	Minneapolis, Minn.
C. D. DUNLOP.....	Chicago, Ill.
P. D. MCGREGOR.....	Chicago, Ill.
R. H. GARRIGUE.....	Chicago, Ill.
D. S. WAGNER.....	Chicago, Ill.
D. B. WELPTON.....	Omaha, Neb.
FRANK H. WHITNEY.....	Detroit, Mich.
J. A. KELSEY.....	Chicago, Ill.
W. J. WOOD.....	Terre Haute, Ind.
HOWARD GRESELL.....	Minneapolis, Minn.

The President—

You have heard the list of Directors selected for the incoming year, and it is from that body that the officers of the Association must be selected. Nominations for the office of President are now in order.

ELECTION OF OFFICERS.

Mr. M. H. N. Raymond—

Mr. President, when I look over the intelligent faces of the members of the Association I see here to-day, I recognize there are a large number that would grace the position that you have so admirably held, with great credit to themselves and to this Association. It has been a number of years since this Association has been represented by a President outside of Chicago and the immediate West. Therefore,

to-day I come as a representative of the grand old State of Michigan, and wish to bring before you the name of one of our honored members and one of our honored citizens in the insurance business. Of course, if he wasn't in the business he couldn't get in here. I think there are but few who have been members here any length of time, who are not personally acquainted with Frank H. Whitney, Secretary of the Michigan Fire & Marine Insurance Company. (Great applause.)

To those of you who know him as well as I do, it is simply an idle waste of time and words to say anything further, but to those of you who do not know him as well as we from Michigan do, I want to simply say to you that he is a mighty good fellow, and that if he is elected President of the Association of the Northwest, he will do honor and credit to himself and to this Association. Gentlemen, I hope you will vote for Frank H. Whitney for our next President.

Mr. H. B. Heywood—

I second the nomination of Mr. Whitney.

Mr. James F. Joseph—

I second the motion.

Mr. T. H. Smith—

I move that the Secretary be instructed to cast the ballot of this Association unanimously for the election of Mr. Whitney as President for the ensuing year.

The President—

If there are no other nominations, it will be proper that a motion of that kind be carried.

Mr. W. E. Mariner—

I move that the rules of the Association be suspended, and that the Secretary of this Association be instructed to cast the ballot of this Association unanimously for Mr. Frank H. Whitney for President for the ensuing year.

Motion seconded and carried unanimously, the Secretary cast the ballot, and the President announced the election of Mr. Frank H. Whitney to the office of President for the ensuing year.

(Cries throughout the hall: "What's the matter with Whitney?" "He's all right." "Who's all right?" "Whitney.")

Mr. Frank H. Whitney—

Mr. President and Gentlemen: A short time ago one of my friends came to me and insisted that I give him \$2.00 for his vote. I will give him \$200.00 if he will come up here and make a speech for me now. When I came into this meeting this morning I had no idea that I would come out of it this afternoon occupying such an honorable position as

President of this Association. Gentlemen, I can hardly believe it, and I assure you one and all that it gives me profound pleasure to acknowledge the most happy compliment that could be paid any member of this Association by the unanimous vote of its members for President. (Applause.)

Having been elected to the position which you have seen fit to give me, with your assistance I will endeavor to give you an administration that you will be proud of. I fully realize that I am stepping into the shoes of our dear old Joe, whose position will be hard to fill. Now, gentlemen, I am sure there is not one here but who is willing to give me a chance to catch my breath. There are other officers to be elected, and again thanking you one and all from the bottom of my heart, I will permit the proceedings of the meeting to continue.

(Applause.)

The President—

The next thing in order, gentlemen, will be the nominations for Vice-President.

Mr. Pinkney—

Mr. President, all of us, no doubt, know men whose characters are so lovely in every way, who are so honest, so honorable, so true, so manly, that it is a pleasure always and everywhere to feel and to acknowledge that they are our friends. I have the pleasure of presenting to you to-day a man who in every way fills the description which I have just spoken, and I offer his name as a candidate for Vice-President of this Association. No better man can be chosen. I assure you that no man can shed any greater luster on this Association than Wellington R. Townley, of St. Louis, Mo.

The President—

You have heard the nomination, gentlemen. Are there any others?

Mr. George W. Hayes—

Mr. President, I would like to second the nomination of Mr. Townley for Vice-President.

Mr. D. W. Andrews—

I move that the rules of the Association be laid aside and the Secretary instructed to cast the ballot unanimously for Mr. Townley for Vice-President.

A Member—

I second the motion.

Motion seconded and carried unanimously.

The Secretary announced that he had cast the ballot as directed, and the President announced the election of Mr. W. R. Townley as Vice-President of the Association for the ensuing year.

(Applause.)

(Calls for Mr. Townley.)

Mr. W. R. Townley—

Mr. Chairman, Ladies and Gentlemen: I thank you very much indeed for the compliment you have paid me. There are two particular reasons why I enjoy this high compliment: The first is, that it is very pleasing indeed to live to read your epitaph. The second is, that after bringing my gold bricks here I find that I have been enabled by your kind assistance to dispose of *one* anyway.

(Applause.)

The President—

The next in order is the election of Treasurer. Nominations are in order for Treasurer of the Association for the next year.

Mr. D. S. Wagner (Secretary)—

I am modest on some occasions, but not at this time. I rise to suggest the name of Mr. Joseph A. Kelsey for reelection. I think he is the best man to fill that office I have ever met. I suggest that he be made the Treasurer of the Association for the ensuing year.

Mr. A. F. Townsend—

I second the motion.

The President—

Are there any other nominations?

A Member—

I move that the rules of the Association be laid aside and the Secretary instructed to cast the ballot unanimously for Mr. J. A. Kelsey for Treasurer.

A Member—

I second the motion.

The Secretary cast the ballot as directed, and the President announced the election of Mr. J. A. Kelsey as Treasurer of the Association for the ensuing year.

(Applause.)

The President—

The next is the nominations for the office of Secretary.

Mr. M. H. N. Raymond—

I nominate Mr. D. S. Wagner.

A Member—

I second the motion.

A Member—

I move that the rules of the Association be laid aside and that the President be instructed to cast the ballot of this Association unan-
imously for Mr. D. S. Wagner as Secretary for the ensuing year.

Motion seconded and carried unanimously, and the President
announced the election of Mr. Wagner to the office of Secretary.

(Cries for Wagner.)

Mr. D. S. Wagner—

Gentlemen, I have only to say that I thank you for the election. I
shall try to perform my duties to the best of my ability.

(Applause.)

A Member—

I move a vote of thanks to our retiring President for his able serv-
ices on this occasion.

A Member—

I second the motion.

The President (Mr. Whitney)—

Gentlemen, you have heard the motion, that this Association express
their thanks to Mr. Lenehan for his able services during this meeting,
and the motion has been seconded. All in favor, signify it by saying
Aye.

Motion carried unanimously.

A Member—

If there is no further business, I move that we adjourn.

Motion seconded, put, and carried unanimously, and at 4:30
p. m. the Twenty-Ninth Annual Meeting of the Fire Under-
writers' Association of the Northwest stood adjourned.

MEETING OF THE BOARD OF DIRECTORS OF THE FIRE UNDER-
WRITERS' ASSOCIATION OF THE NORTHWEST.

WEDNESDAY, September 23, 1898.

4:30 p. m.

Present: Messrs. Frank H. Whitney, J. A. Kelsey, R. H. Garrigue, W. R. Townley, D. B. Welpton, W. J. Wood, and D. S. Wagner.

Meeting called to order by Mr. Frank H. Whitney, President.

Mr. Garrigue moved that the Board of Directors approve the election of Frank H. Whitney as President of the Fire Underwriters' Association of the Northwest for the ensuing year.

Motion seconded and carried unanimously.

Mr. Welpton moved that the Board of Directors approve the election of Mr. W. R. Townley as Vice-President of the Fire Underwriters' Association of the Northwest for the ensuing year.

Motion seconded and carried unanimously.

The Secretary thereupon declared the election of Mr. Frank H. Whitney as President of the Association for the ensuing year, and of Mr. W. R. Townley as Vice-President of the Association for the ensuing year, as duly ratified by the Board of Directors.

On motion of Mr. W. J. Wood, duly seconded and unanimously carried, Mr. D. S. Wagner was declared elected as Secretary of the Association for the ensuing year.

Mr. Garrigue moved that the Board of Directors approve the election of Mr. J. A. Kelsey as Treasurer of the Fire Underwriters' Association of the Northwest for the ensuing year.

Motion seconded and carried unanimously.

On motion of Mr. W. J. Wood the salary of the Secretary for the ensuing year was fixed at \$450.00, and the salary of the Treasurer at \$150.00.

Motion seconded and carried unanimously.

On motion, duly seconded and unanimously carried, Messrs. H. C. Eddy, R. J. Smith, D. S. Wagner, E. V. Munn and F. H. Whitney were declared members of the Library Committee for the ensuing year.

Mr. Townley moved that Messrs. C. D. Dunlop, T. W. Eustis, P. D. McGregor and J. A. Kelsey constitute the members of the Finance Committee for the ensuing year.

Motion seconded and carried unanimously.

On motion the Secretary was instructed to have 800 copies of the Proceedings of 1898 printed and distributed as heretofore.

Motion duly seconded and carried unanimously.

On motion of Mr. E. V. Munn a vote of thanks was extended to the management of the Auditorium Hotel for courtesies extended during the meeting.

Meeting adjourned subject to the call of the President.

BANQUET.

AUDITORIUM HOTEL.

FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST.

CHICAGO, Ill., Wednesday, Sept. 28, 1898.

After finishing the menu, at about 9:30 p. m., the retiring President, Mr. Joseph H. Lenehan, called the guests to order and made the following remarks:

Ladies and Gentlemen: I believe that as far as the members of this Association are concerned, they have heard quite enough from me in the past two days, and my remarks at this time will be of the briefest.

I appreciate very much the honor which I have enjoyed during this meeting and this evening in presiding at the banquet.

During the sessions I spoke of some of the pleasures that fall to the lot of a President of this Association, and I wish to add to that the pleasure of this present moment, particularly as I am about to turn you over to the tender mercies of the Toastmaster.

In introducing General Smith as the Toastmaster of the evening I believe I will confer upon you the greatest benefit possible by immediately resuming my seat. Ladies and Gentlemen, General Smith, the Toastmaster of the evening.

(Applause.)

The Toastmaster (Gen. R. J. Smith)—

Ladies and Gentlemen: I trust there is not one present who will dispute me when I say this is not my fault. I think it was two years ago that I said I would not inflict my presence upon you again, but you see I am here; I don't know why, yet human nature, you know, is human.

I have not prepared anything for this evening, because I thought that the inspiration of the occasion would be sufficient. I never do prepare anything, but were I to do so it would go by the board, for I would have forgotten it at the proper time. But, ladies and gentlemen, if you are here a year hence I again promise you I shall not be the Toastmaster. That doesn't seem to encourage you much!

When the gentlemen composing the Banquet Committee called upon me, I said, "Old fellows like me ought to be laid on the shelf; there are so many young people coming to the front, bright men who are not only willing, but anxious to make a record, while I am neither particularly willing nor anxious to tell of mine, and they ought to have a chance." Old fellows like some of us who have been in the harness for thirty years or upwards (I will not say how much upwards) do not deserve anything more than the old ox when he has lost his flesh and his usefulness—hang up his hide on a pole to dry. But the application came in such a winning way from your President, and the arguments he used were so overpowering that the result is I am here, but, as I said before, not from choice. I believed, however, that in accepting this honor I would at least make a bridge for some younger fellow who would find it easier, perhaps, to step forward on the next occasion.

You heard last year and the year before something of the history of this Association. It has grown to large proportions from a very small beginning, and I remember well hoping and making the prediction at the Louisville meeting, which was so long ago that I have forgotten what year, not long after the close of the Civil War, however, when the Association of the South met the Association of the North and mingled in peace and harmony the blue and the gray—I hoped and made the prediction then that this Association would become a normal school of the profession. I think I am saying nothing extravagant when I make the statement that my successors as presidents have nobly carried out that desire. The profession or business of underwriting needs just such meetings as these, and it is a pity that they do not come oftener. I suppose they would, but the monthly accounts are fully large enough now. On the other hand, we do not read enough, we do not study enough; we talk enough on some occasions, but we do not study our own profession as we are likely to do when we get together on occasions of this kind and are permitted to listen to such able papers on the various aspects of our business; and when the Proceedings are printed we should take time to look them over carefully and get the instruction which they are sure to furnish; and I say to you gentlemen, here now, perhaps, for the first time, at this twenty-ninth anniversary, that some of us have been attending these meetings for many years, and realizing the benefits derived therefrom, ask you now to study the past proceedings of this Association as well as the present and future. A valuable book, as your President suggested in his annual address, could be compiled from the documents presented at these meetings as far back as 1872, at least, and you might divide them into three divisions: the practical, the legal, and I would not omit the humorous; and if that compilation could be made from the documents already on hand in our Library, it would be an interesting book for us to read in the closing years of our lives, as well as a useful one for the coming generation.

Now, ladies and gentlemen, I trust that we are to have an evening of pleasure. I want to congratulate the incoming President on his elec-

tion and the outgoing President on the success of the present meeting. I have witnessed, I believe, every meeting of this Association with one exception, and have never seen one which was in every way more of a success than this. (Applause.)

The talent that has been employed, the numbers that have been present, the interest that has been shown in the proceedings, all go to show that the fire insurance fraternity of the Northwest, the Mississippi Valley, the South and the East, as well as the far West, has not lost any interest in the future of this Association. It does not claim to be the parent of any other organization, nor is it the child of any other. It was started so long ago that but few of you now in the field remember about it, hence its preceding history is liable, as I suggested a while ago, to be lost to you, although your library is full of it, if you do not revive that interest in some way by making a compilation of the documents presented. At every meeting for the last twenty years some one or two outside of fire insurance have delivered addresses. The legal fraternity, the banking fraternity, as well as representatives of the best mercantile life of our country—as was the case last year—have responded to invitations to address this Association, and have added variety to the thought and research which makes a library well worthy of preserving and reading.

I do not know what the President has prepared for the speeches and toasts for the night. I only know that I am placed here in this position as a target, but I do not want you to fire at me.

Now, it is suggested that we might, after this funeral oration of mine, have a little music to enliven the assembly. Will the quartet kindly give us some music?

(Applause.)

The quartet responded by singing "In a Storm in the Night on the Sea" and as an encore "That Black Gal o' Mine."

The Toastmaster—

Ladies and Gentlemen: I am not going to weary you to-night with any long introductory remarks concerning the speakers. In looking over this list I find the names of gentlemen, scholars, who can best introduce themselves, and I believe the management has wisely decided not to assign any particular topic to any of the gentlemen who are expected to respond to the toasts; therefore, it makes it easier for me. You know most of these gentlemen either personally or by reputation, and I need only mention their names.

Inasmuch as the first speaker is an old acquaintance of mine, and also because we have not recently had one from the far South address us on an occasion of this kind, I take particular pleasure in introducing Mr. Charles Janvier, of New Orleans, La. You may think from his name that he is French, but he is not—he is Irish.

(Applause.)

Mr. Chas. Janvier—

Mr. Toastmaster, Ladies and Gentlemen: As I rode down town this evening—I don't know whether I was riding down town or up town, but I was coming from my hotel to this caravansary—I saw a man in the car arrayed in all the gorgeous splendor of a broadcloth suit and silk hat. Beside him sat a lady dressed in flaming red. I said to myself: "There is a happy man; he will not be placed on exhibition on a raised platform this evening, nor be expected to respond to a toast—yet he may have troubles of his own of which I know nothing." (Laughter.) For—

"If every man's internal care
Were written on his brow,
How many would our pity share
Who raise our envy now."

And if there be any truth in that reflection, why, most men must be double-faced; and that reminds me of a remark of a colored Southern gentleman who, when told that a certain man was a double-faced man, said: "Why, I don't believe that man is a double-faced man, because if he was, he wouldn't wear that face what he has got on." (Laughter.)

Gentlemen, we promised not to talk shop to-night, and the worthy gentleman who held the exalted position of President of the Fire Underwriters' Association of the Northwest—and I know of none more exalted than that, in this section of the country at any rate—said to you that he supposed you had heard enough from him, and I take it for granted you must also have heard enough from me.

There lived a man a great many years ago, long before Christopher Columbus discovered America (cries of Cuba)—well, it is a very lucky thing for us that he discovered us, because if he had not discovered us, why it is horrible to contemplate what our position would have been and what a loss there would have been to the civilization of the world. But this gentleman I refer to was a Latin poet of some distinction—this was before the days of Bromo-Seltzer, which, I am told, gives solace to the racking brain and steadies the tremulous hand in the early morning. I think it must have been upon a Monday morning that, in close communion with a gentleman who is said to be now and then associated with us—the gentleman whose initials are R-E-M-O-R-S-E—he wrote these lines which have been rendered into English by somebody, and they run somewhat as follows, and I would commend them to the careful consideration of the younger members of the profession:

"Three cups of wine a prudent man may take.
The first of these for constitution's sake;
The second, to the girl he loves the best;
The third and last to lull him to his rest.

Then home to bed. But if the fourth he pours,
That is the cup of folly and not ours.
Loud, noisy talking on the fifth attends;
The sixth breeds feuds and falling out of friends,

Seventh begets blows and noses stained with gore,
Eighth, and the night patrol breaks ope the door,
Mad with the ninth, another cup goes 'round,
And the swilled sot falls senseless to the ground."

I think that gentleman knew something about drinking. Now, I am told that no after-dinner remarks are perfect unless a story is introduced which is not familiar to the people who are obliged to listen. The story I am going to tell you has a moral. I believe most of you gentlemen belong to the fire insurance business, and you may possibly find the moral in this story; and if you do, I will leave you to make the application.

There was a certain colored gentleman, a member of the Roman Catholic Church, who was accustomed now and then to go to confession, and, as is customary in dealing with persons of little erudition, the Father Confessor "questioned him the history of his life" and discovered that his colored penitent had been apparently a very good man. Finally he got down to the more or less ordinary, every-day affairs of life, and he said to him: "Did you steal any turkeys since the last time you were at confession?" "Oh, no, Father." "Did you steal any chickens?" "No, Father." "Well," remarked the Reverend Father, "you have been a pretty good fellow, and you may go in peace." And as the colored gentleman stepped tremulously from the confessional and across the threshold of the Church, he cast back a furtive glance and whispered to himself: "My Lawd! if he'd said 'duck' I was gone."

(Applause.)

The Toastmaster—

The music we had was so excellent that there is a general demand for more. Will the quartet please oblige us?

The quartet responded by singing "The Sweetest Story Ever Told," and as an encore, "Fly, You Blackbird, Fly," in negro dialect.

The Toastmaster—

I take particular, peculiar pleasure in introducing the next speaker—principally, I believe, because both he and I are to the manner born and natives of Illinois. This may not be a very great honor in the estimation of some people, but it is to us, at least. I find upon inquiry that he was born in Northern Illinois, while I was born in Southern Illinois, so that the great State has fit representatives here to-night.

I take pleasure in introducing to you Mr. James H. Eckels, of this city. In old times, when we used to stump the State at one-night stands and barn-storm the people with our peculiar ideas of ancient Democracy, we called him "Jim" Eckels; but since our late President made such a great mistake, or such a fortunate selection—no matter which now, but the bankers all say he made a fit selection and a good one in appointing

Mr. Eckels Comptroller of the Treasury—of course, we have to say the Honorable James H. Eckels, of Illinois. I, therefore, take pleasure, gentlemen, in introducing Mr. Eckels to you to-night. He is not in the insurance business, so we have nothing laid up against him.

(Applause.)

Mr. James H. Eckels—

I note with particular feelings of pleasure that you have afforded me the opportunity of being after Mr. Janvier. It is not the first time that I have been after him! When I occupied the very humble position of a government official and he the proud and imperious one of president of a fire insurance company, with all the blandishments I possessed I undertook to seduce him from the straight and narrow way of the fire insurance business and get him into a Federal position as a National Bank receiver; but after toying with me for some time as a skilled fisherman toys with a five-pound bass or a twenty-pound muskallonge, he left me high and dry, refused the position which I wished him to take, deprived the government of the services of an eminent gentleman and the newspapers of something occasionally to criticise in his management of a public office. I perceive now why he wished to remain in the business of fire insuring: If he had been a government official he could not have attended these entertainments among a set of gentlemen who are gallant enough to invite to them the ladies to grace the company with their gentleness and with their beauty.

I supposed, Mr. Toastmaster, as informed by the President of this Association, that this was a meeting for gaiety, for good spirits, for mutual enjoyment, for getting the good things out of life; in short, a feast and not a funeral; and yet, so far as I am concerned, in the very introduction which has been given me you introduce a skeleton at the feast by referring to a party which you and I one time paid tribute to and whose praises you and I have many a time sounded upon the platform. We stood in the Democratic party when those in the wicked opposition referred to us as belonging to a party that was exceedingly hungry and decidedly thirsty, who always were certain that we represented nothing but an organized appetite, and that the only virtue we saw in politics was to see to it that we secured all the public plunder that there was and that the cardinal doctrine of our party was "To the victors belong the spoils." We are in a party now—No, I am not sure that we are in a party now. (Applause.) You may recognize, Mr. Toastmaster, where you stand, but so far as I am concerned, I am not exactly a prodigal, because I have no desire to return and partake of any fatted calf which might be offered up, if one should be, and I am quite certain that if I did return I wouldn't have a golden ring placed upon my finger, but it would be at the ratio of 16 to 1. (Applause.) And I am not in the position of the son who remained at home and undertook to be virtuous, and who, for his virtue, when he saw the prodigal feasted and the robe

and the ring, was not exactly certain as to whether he had been happy, but had doubts upon it.

But laying aside that which may lack in seriousness upon this subject. The thought which you have suggested is a thought worthy of the consideration of every citizen of the republic; and that is this: That in this republic of ours, founded upon principles which ought to be productive of the public good, despite the strength of partisanship, despite the strength of party teachings, upon great occasions when there is doubt as to the wisdom of a party's action and the outcome of a party's decrees, there are always within the domain of American citizenship those who have the strength of character and the love of country sufficient to sink their partisanship into a nobler patriotism and to place their country before their party successes.

In the midst of all the pessimism that finds expression upon the platform, in the midst of all the doubt that finds expression through the columns of the press, despite the criticism of the future of the country, there always comes to those who think upon it the thought that in every great emergency, right always will prevail and wrong always will be vanquished. The Independent, whether he be in politics, whether he be in business, whether he be in the realms of theology, if he but perceive an error and have the courage to denounce it, always must be a contributor to the upbuilding of the country, and within his keeping must be the safety of our system of government. This country, whose emblems are all about us; this country, whose gallantry upon the field, whose marvellous feats upon the water; this country, whose best interests possess our best affections and our noblest aspirations, must in the future, as it has in the past, occupy a position in the world's affairs that draws to it the respect of the whole civilized world and commands for it the homage of all right-minded people.

(Applause.)

The Toastmaster—

I told you the Illinois boys could talk.

We will now have a recitation from the Hon. Charles A. Hewitt, of this city, editor—well, no matter about that; he advertises himself.

(Applause.)

Mr. Chas. A. Hewitt—

Mr. Toastmaster, Ladies and Gentlemen: It is fortunate, perhaps, that I am down for a recitation, for there is such a sameness about these meetings of ours that extemporaneous speaking becomes difficult. The appearance of the banquet-room is much the same, some of the gentlemen look much the same—there are notably two who look very much alike, namely, those noble old Romans at the left of the President, Mr. Geo. W. Hayes, of Milwaukee, and Mr. John O. Wilson, of New York City. Some one explains that they have lived so long in the Northwestern Association that they have come to look alike,

and another adds that he has so often mistaken Mr. Hayes to-day that he has been around to Mr. Wilson to apologize.

Our distinguished toastmaster, Gen. Smith, has referred to the time when he was barnstorming in Central Illinois, or in some part of Illinois. It was along about that time that he and I were lecturing on temperance in the neighboring town of Peoria. Gen. Smith did the singing and I did the speaking. After he had finished singing, there weren't but a few people left in the room, and after I had finished speaking the janitor was putting up the shutters. (Laughter.)

At one place where we stopped on a cold winter night, I, being the younger and better looking, was assigned to a good room, while Gen. Smith, as it transpired, was assigned to a room up three flights of back stairs in which there was no stove. This was at an ornery sort of a hotel, with "accommodations" suited to our finances. Along about a couple o'clock a. m. (his usual hour), Gen. Smith asked to be shown up to bed. Up three-flights-back went Gen. Smith and the landlord, the latter bearing a lighted candle in his hand. Gen. Smith's quick eye noted that the bed-clothes were but few and thin, and that there was a six-inch frost on the window panes. Gen. Smith shivered and shook, pointed to the cord-bedstead, remarked upon the severity of the weather, and noted that the bed-clothing was inadequate. Thereupon the landlord took Gen. Smith by the hand, led him over to the corner of the room, pointed to the door of a clothes-press, and said, "See that press, General? Well, in that press you'll find plenty of bed-clothes. Good night!" What followed is best told by Gen. Smith himself: "I had no sooner got to bed than I began to shiver and shake from head to foot. So I got out of bed, lighted a candle, went to that clothes-press and opened the door, expecting to find a heap of bed-clothes as high as my head, and what do you think I found?" A muslin gown, guessed some one. "No," said Gen. Smith, "nothing but one solitary old hoopskirt." (Laughter.) "There being no help for it," added the General (blushing as he added it), "I put on that hoopskirt and got into bed, and the wind whistled through the wires as it whistles 'through the trees in winter.'" Along about 3 o'clock in the morning there was a cry of "Fire"! and the sight of Gen. Smith, as he rushed pellmell down three flights of back stairs, with the winds souging through that old hoopskirt which he wore, was a sight long to be remembered in those parts. (Laughter.)

Your retiring President, Mr. J. H. Lenehan, has asked me to give you a recitation. My selection is "Our Lady of The Mine," by one of our beloved Western poets—the late Eugene Field:

Mr. Hewitt then recited Eugene Field's "Our Lady of The Mine," beginning:

"The Blue Horizon was a mine us fellers all thought well of;
And there befell the episode I now perpose to tell of—"

(Applause.)

The Toastmaster—

It will not do any harm, as we have plenty of time ahead of us, to say that the remarks of the last speaker, as well as those of Mr. Eckels, remind me somewhat of old times when we used to stump the State, so to speak, or at least we thought we were stumping the State. I remember there was a convention held in the classic town of Peoria on the beautiful stream called the Illinois River. A number of us were delegates. A friend of mine, who is still living, was a delegate to that convention. He had never visited Peoria before, so he remained two or three days after the convention was over. They had an excursion on the river, and a good time in general. Understand, I didn't stay, but he told me of this afterwards, that upon his return he was telling his wife that he never knew before, although born and brought up in this glorious State, that Illinois had such a prosperous, populous city as Peoria. "Why," he said, "among other things they have seventeen distilleries in Peoria." His wife said, "Henry, did you say there were seventeen distilleries in Peoria?" "Yes," he says, "there were seventeen; I counted them." "Well," she replied, "I don't think there are more than sixteen there now, for you certainly brought one of them home with you." (Applause.)

We will now hear an original poem from Mr. Hatch. You have heard something at least from a speaker at this Association on the subject of gold bricks. We will now hear from Mr. Hatch on "Bricks Without Straw." He doesn't claim there is any gold in them.

(Applause.)

Mr. Geo. W. Hatch—

BRICKS WITHOUT STRAW.

Since your kindness—a trait neither scanty nor new—
Has bidden me share in your meeting,
And to utter a couplet, or possibly two,
To fill in with the drinking and eating—

I've been in a whirlpool of guesswork and doubt
Almost beyond human endurance;
For I've spent all my moments in looking about
For words that would rhyme with "Insurance."

Now the fruit of my searching has turned out so small,
And so lacking in color and flavor,
That at the first taste you'll discern, one and all,
You chose the wrong man for your favor.

But you'll scarcely deny that your glorious trade
Has little to do with the Muses;
And you'll not be surprised, when the effort is made,
If the Muse simply does as she chooses.

There's a race that you know (and they're quite "up to taw")
 Who, when Rameses held his hard sway,
 Had to make their bricks minus the requisite straw—
 A toilsome and barbarous way.

So in asking for rhymes on so prosy a theme—
 Although your request is my law—
 You'll pardon the thought, but you certainly seem
 To be looking for "bricks without straw."

Now on thinking it over and scanning it through,
 And trying some lessons to draw,
 It seems that you field men have things to do
 That resemble those "bricks without straw."

When the company sends you, to aid in your work,
 A lopsided son-of-a-gun,
 Who is skilled in the arts of the idler and shirk,
 And of leaving his business half done—

When it sends you, I say, such a Tom, Dick or Bob,
 Unless in my reason there's flaw,
 It's imposing on you the difficult job
 Of making your "bricks without straw."

When the manager wires you to do thus and so—
 To "K. O.," to cancel or write,
 As if he grasped the whole situation, you know,
 Without any collateral light.

In consigning him downward, you often have yearned
 (Against yearning there's surely no law),
 To tell him in future his mind should be turned
 Toward sucking soft drinks through a straw.

The Home Office, with kindest feeling, no doubt,
 Holds you to the strictest accounting,
 As to whether the income is being knocked out,
 Or the losses are steadily mounting.

But with these injunctions is there always given
 The power of a personal choice?
 In the solving of problems on which you have striv'n
 Is yours the determining voice?

If not—if you're hampered and balked at each turn,
 Without reason, or license, or law,
 Then, into your heart this saying must burn:
 You've been set to make "bricks without straw."

If to keep down commissions and hold up the rate
 You have done all that lay in your power,
 Kept a bone in your back, and refused to rebate
 Though tempted each week, day and hour;

If, for harmony's sake, and because you'd preserve
 A conscience that's void of offense,
 You've declined from your sacred engagements to swerve,
 For any excuse or pretense;

When you find your competitors not so precise
 In observing each little detail
 Of the rules that were made, comprehensive and nice,
 That justice and peace might prevail:

Then, like Israel of old, when Rameses drove
 With relentless, imperious law,
 O'er the ancient lament your thoughts sadly rove—
 You're making your "bricks without straw."

When you deal with the public, you often will find
 Disappointment will camp on your trail;
 The ones you have trusted are sometimes inclined
 To prove morally puny and frail.

For men "seek their own," and to get it they'll bend
 To all sorts of curious tricks;
 And the devil may take you if he will but send
 Them plenty of straw for their bricks.

And so 'tis through all of our efforts in life,
 For the world's one great brickyard at best,
 And we're molding the brick in our everyday strife,
 Which naught but the future can test.

And in spite of the mountains that rise in our way,
 If we will we can sweep them down flat;
 And in spite of the fault that we find with our clay,
 We can make honest bricks for all that.

For it isn't the things that are easy to do
 That bring out what there is in a man;
 But the things he must tackle and fight his way through—
 'Twas so since Creation began.

And there's coming a time to you and to me
 When a knowledge of duty well done—
 Of a record that's clean and a conscience that's free,
 And a battle that's honestly won,

Will rise like sweet incense up out of the past,
 In accordance with Heaven's own law;
 And no shadow there'll be of regret, at the last,
 That we had to make "bricks without straw."

(Applause.)

The Toastmaster—

Can we now have a little more music? The quartet having retired,
 we will ask Mr. Henderson to sing us a solo. All of us remember how

pleasing his music was at the last meeting of the Association, and we would be very much delighted indeed to have him favor us to-night.

Mr. Geo. W. Henderson, from the office of Mr. Eugene Harbeck, of the Phenix, sang sweetly two solos, which were received with applause.

The Toastmaster—

We will next hear some variations from the usual order of things by our talented friend, Col. William Lightfoot Visscher. He is not confined to any particular subject, and, therefore, he is free to wander where he chooses.

(Applause.)

Col. Wm. L. Visscher—

Mr. Toastmaster, Ladies and Gentlemen: Notwithstanding that I understand "shop-talk" is tabooed, I beg to be allowed to make one little remark associated with insurance. I have all my life (which extends somewhere into ancient history) been deeply interested in fire insurance, and I have endeavored to accumulate something that I might have insured; but failing in that, and still insisting on fire insurance, I joined the church. (Applause.)

Having been invited several days ago to appear before this brilliant assemblage I, of course, took some interest in the proceedings as presented in the newspapers, and lately I saw, in looking over those affairs, some pictures in an afternoon newspaper, and having discovered that they represented the Sanhedrim here, I asked my friend, Col. Hitchcock, if he thought it was safe for me to go. I confess being a timid man about some things. In this particular I found that I could sympathize somewhat in a distant sort of a way with these gentlemen, and yet I have never suffered from that thing myself, for the reason that I have always proudly held that no newspaper can make a homelier picture than I am myself. (Applause.)

Some years ago the famous humorist, Bill Nye, engaged me to go with him for some purpose or other in alleged entertainments through the country, and the manager made us agree that we wouldn't give our pictures to any of the newspapers, in his interest. As I am allowed to "go-as-you-please," so to speak, speaking of Nye, a short time before Nye's death I was visiting my people in Montgomery—people who kept me considerably away from home, for reasons that are not necessary to explain, or perhaps have been. I was visiting there, and received a letter from Nye written from Asheville, N. C., where he had a farm, and among other things he said: "I have here a field of growing rye, which looks like it would run about nine gallons to the acre," and he asked me to come and see him. I went, and found that it was too early for the harvest, but that Nye had saved a little over from last year. Well, after some recreation of one kind and another in the

hills of North Carolina, we started on a tour, a little trip for pleasure, and eventually we got to Lookout Mountain and went up Lookout Mountain. I had gone up the side of Lookout Mountain some years before that when there were obstacles in the way. We went up without any difficulty, and while we were looking around there our guide, at a certain point, said: "From here you can see seven States." "What are they?" says Nye. "Well, there is Tennessee, of course, Virginia, North Carolina"—"Hold on," says Nye, "how do you know that is North Carolina?" "Well, from the direction, the contour of the mountains," etc. "Well," Nye says, "you are mistaken, my son, about that; that is not North Carolina; North Carolina is pink!" And he took a pocket-map out of his pocket and showed him that he was right. (Applause.) "And," said he, "another thing about it is, I live there; that is my home, and it hasn't been very long ago since myself and some friends painted it red, and, of course, having been away for a little while it has faded some, and now it is pink." (Great applause.)

If you will allow me, I will diverge for a little to tell you one of Nye's stories and endeavor to imitate his manner.

Those of you who have seen Nye and heard him talk will remember that he was tall, and bald, and homely—he was as homely as some of his friends—and awkward. He was so awkward that if he came on the stage while you were not looking you would wonder how he got there. He talked in a drawling monotone. He had a favorite story which he told on all occasions when he had an opportunity, and sometimes when he didn't seem to have an opportunity. This story is about a dog. He said: "I never felt poor enough to own a dog until I went to mining in Wyoming. There a strange dog came to my cabin and I took him in. Being an utter stranger to me, I was not possessed of his name; but having learned that persons who make a business of gathering insects were called entomologists, and as this dog had been quite successful in that line, I named him 'Entomologist.' 'Entomologist' had one trait of character which I did not admire. He was possessed of an abnormal appetite, that is, he frequently ate things that did not agree with him, and he would come into my cabin to regret it. On one occasion it became necessary for me to visit a small town hard by, or, rather, a hard town small by, for the purpose of purchasing some provisions—and other supplies. I took 'Entomologist' with me. As we were walking through the streets of the village we passed some buildings in course of erection. Some workmen had stirred up some plaster of paris in front of the buildings in order to make an ornament on the ceiling. 'Entomologist' had never seen any plaster of paris; at least, he had never eaten any, so he ate what there was. I saw at once that it wasn't agreeing with him, so we hurried home and I sat up with him until the small hours of the morning, when he rolled himself up into a little globular wad and died. I still have at home a plaster of paris paperweight, on which is the inscription: "Sacred to the memory, also

plaster cast, of Entomologist (dog). Interior view, taken by himself!" (Applause.)

Speaking of the mountains of Eastern Tennessee, many of you have heard the Hon. Bob Taylor, Governor of Tennessee, talk. In one place in one of his speeches, speaking of Tennessee, he described the State allegorically as a beautiful woman resting upon her verdant couch, with her dimpled feet bathed at the west in the waters of the Mississippi and at the east her glorious head pillowed upon the mountains. "And there we have got mountains, too," he says; "why, we have got mountains there so high that a tall man can stand on the tip-top of the loftiest peaks and tickle the feet of the angels." In that same speech, speaking of Mason and Dixon's line, Gov. Taylor says: "There it is! a great crimson scar of honor across the face of the grandest country that God ever made! There it is, and there it will remain, the dividing line between cold bread and hot biscuit!"

I heard a little while ago in Nashville a new story on Gov. Taylor, which you will pardon me for telling you. I do not want to take too much of your time, but I think you will smile at it. It is said that when he was a young man and courting his wife, she made him promise that he would never drink after they were married. I suppose it was simply a precautionary measure on her part; I do not believe Robert ever did drink; but they were married, and everything went along swimmingly and delightfully and beautifully until about six months after the marriage. One evening Robert returned rather late, and when he entered her apartment the odor of old Robinson county came in with him. She said, "What time is it, Robert?" He said, "It is 12 o'clock." Just at that moment a clock in an adjoining apartment struck 3. She began to cry. "Why," he says, "what is the matter, honey? What are you crying about?" "Oh!" she says, "I have caught you in a falsehood." That was his cue to cry, so he turned around and began to cry, and then she said: "Why, what's the matter, sweetheart? What are you crying about?" "Oh!" he says, "I am broken-hearted, I am broken-hearted. Just to think that you will believe a blamed old two-dollar-and-a-half clock before you do me."

I believe that I may say that Gov. Taylor is my friend; or, rather, I am his; and I hope you will not deny that after what I am going to say to you now, because I really don't mean him any harm. But Gov. Taylor is a remarkably capable violinist, and with nothing more than a feeling of kindness for him, not intending to do him any harm, some little time ago I wrote some verses called "The Governor's Violin," which I beg leave to offer to you:

'Mid the silken, perfumed elegance,
 Within a stately house,
 I've heard its rich tones ringing
 Thro' the wilderings of Strauss.

And I've heard the sigh of gentle ones
 Who listened while it bore
 To charmed hearts, the sweetness
 Of the touching "Trovatore."

I've heard it in the evening,
 Within a quiet home,
 Sing "Swanee River" till the bees
 Came humming round the comb;
 'Mid the phases of the wassail
 And the joys of festal cheer,
 I've heard it change from gay to grave,
 From lively to severe.

In tender tones of pleading;
 In sighs of spent delight;
 In greetings to the morning
 And in good-byes to the night;
 In storms upon the ocean
 And in the songs of birds,
 I've heard its voice, like a living thing,
 In sweetest human words.

I've heard it give, stentorian
 Command in battle's blare,
 And heard it whisper, soft and low,
 Like angels in the air.
 'Mong brawny men, in mining camps,
 I've seen it hush a brawl
 Till clenched hands are open palms
 That in each other fall.

I've seen it gather little ones
 About the player's knee
 As did the babes of olden time
 'Round Him of Gallilee.
 And to it oft I have listened,
 Till all the world was kin,
 While lovingly its master played
 The Governor's violin.

(Great applause.)

The Toastmaster—

The next speaker needs no introduction at my hands. You have all heard him, have all read about him, have read his writings both in prose and poetry. There is no more talented man, I believe, among "us editors" than the gentleman who will next address us. I take pleasure, therefore, in introducing Mr. Young E. Allison, of Louisville, Ky., editor of the *Insurance Herald*. The subject of Mr. Allison's address will be "The Wives of Insurance Men."

(Applause.)

Mr. Young E. Allison—

Mr. Chairman, Ladies and Gentlemen: I did not know that a sufficient amount of enmity existed between General Smith and myself to induce him to undertake to kill a speech I had not yet made. There are such things as promising such a rich feast that nobody on earth can satisfy.

I did not come here to speak to the members of this convention, but to some of its guests. Upon receiving notification that I would be allowed to select my own subject, I naturally chose the highest and noblest of all—"The Wives of Insurance Men"—and I want to talk to the wives. I imagine that every man who has been either invited or permitted, as I am on this occasion, to make response to any toast offered to the honor, to the love, to the admiration, and to the reverential respect in which men hold noble womanhood, feels a sense of high personal compliment, because it is, at least, proof that those who commit it to him believe that he holds such sentiments as they may safely trust him to utter on that noble theme. But, further than that, on this occasion I have a sense of personal pride that the members of this convention, or rather, of the committee, have felt that they could trust me to talk before their wives without giving away the husbands. And yet there was some difficulty about my getting this toast. They pressed it upon me to come here and I said, finally, I would, and I selected the toast announced to you by the Toastmaster. To my surprise the chairman answered that he would place the matter before the committee and let me know. Then they asked me if I felt able to pay the right sort of compliments to the ladies without feeling the necessity of running down the husbands. Nobody in the world has a higher opinion of my abilities than I have, and so I told them I believed I could even do that.

"Well, but," they said, "we want to be sure; will you promise, and can you do it conscientiously?" And I answered that I had never heard a man speak after dinner who seemed to be speaking under the impression that he was under oath, or was committed to the narrow limitations of the simple truth, but that he always seemed to want to give his conscience exercise and test. And now I intend to keep the agreement.

But I shall be wholly frank to the ladies. It is the only manner in which a man should speak to those who are the representatives on earth of the divine mystery. There are but two subjects which man admits his helplessness to understand: the wisdom and purposes of Providence, and the nobleness and tenderness, fidelity and devotion, of woman. Of the first he says, "It is not intended that we should know;" of the latter, "Who can understand them?" However indifferently or haltingly any speaker may pay his tribute to woman, he is excusable, because no orator, poet or writer has ever yet been able to put into words the indescribable emotions of beauty and reverence that

rise in his heart at the contemplation of the trinity of womanhood—girl, wife, mother—coming to earth one angel, returning to heaven three; progressing from joyous innocence through the awakened courage of wifehood to the sublime sacrifice of motherhood; passing along the Via Doloroso with her crown of thorns, bearing her sorrow with the same ineffable patience and gentleness of Him who, as men understand it, could do so only because He was divine.

Frankness from men to women is like confession in religion; it establishes confidence and brings relief. That sentiment I heard once from my friend, Col. Visscher, to whom you have just listened. He is from Kentucky and has many noble sentiments, although he has lived in Chicago a long time. I complimented him upon these sentiments recently, and he responded with a sigh: "You don't praise me enough. Think of the sentiments I must have had years ago, for a battleship with twelve inches of armor couldn't steam through Chicago without getting impaired somewhere between her top-mast and her keel."

Col. Visscher was relating to me how frank he had been with his sister. "I had just come back," he said, "from a visit to my sister, whom I had not seen for years. The last time I was there her boy was a little babe toddling about. When I went back, he was thirteen years old. The first day I thought he was timid and shy; the second day I thought he was timid and mean; the third day I thought I saw a sort of skulk in his manner, and what looked to me like a sneak in his homely and freckled countenance. Then I made up my mind that that boy took after his father. Now, what I ought to have done was to kill that boy. But you know I have lived away from Kentucky so long that I have neglected the accomplishment of killing a man for mere convenience, and have lived in Chicago so long that I have drifted into the practical Chicago idea of never committing murder without I can see a fair margin of profit in it. That is why I didn't kill the boy as I ought to have done. Every day that boy's existence grew upon me as a curse and a thorn in my side. He hung around, and if I lighted a cigar in the house he peeked through a crack in the door! if I had a long talk with anybody he was spying around, listening. He knew I was from Chicago, and I believe the boy, on that account, had an idea that my intentions were probably to burn the house or make off with the valuables, and that he must watch me, when, as a matter of fact, even if I had brought my tools with me the boy wouldn't have given me a chance to crack a bank in the town six miles off. Well, I was going away the next morning and my sister and I walked into the garden, talking about old times. I had her hand in my arm, and finally she said: 'Will, you have been here all the week now; you have seen my boy; you have seen how timid he is, how retiring, how little he speaks, and yet how closely he observes; and, Will, you have been out in the world; you have

been up to Chicago and have lived there; and I want you to give me advice. What shall I make out of this boy of mine?' Well, I was frank with her. I said, 'You know, sister, that if anybody in the world has a right to ask my advice, you have; but I have made it a rule all my life never to give advice to anybody about their children or about investing money. But you are my sister, and you have a right to ask me. Still, I cannot give advice; I can only tell you what I would do if he were my boy.' 'Very well,' she said, 'that is exactly what I want to know.' 'If he were my boy,' I said earnestly, 'I would make sausage-meat out of him before breakfast in the morning!'"

He said it hurt her, but he believed she appreciated the frankness, though he had not been invited back since and could not actually say she did.

Husbands, I believe, are generally frank with their wives. I have known some insurance husbands who would not lie to their wives. They felt sure that in the course of years they were bound to cross lies somewhere and be found out, and bring the whole business down in ruin and confusion. Instead of lying they adopted the quiet, methodical system of concealing everything from their wives that might cause the necessity of lying. It is as easy to make a habit of concealment as of first-class, impenetrable, Harveyized-armor-steel lying. But I do not approve either idea. And I am glad to say nearly one hundred per cent. of insurance husbands agree with me.

It is these insurance husbands who make the wives of insurance men noble and perfect. If self-denial, self-sacrifice and sorrow are woman's mission, then the wives of insurance men have about the most limitless and unsurveyed field of operations in the universe. Because they have noble husbands. The insurance man who loves his wife can furnish her more raw material to work up into self-sacrifice, self-denial and suffering than any other husband I know of. And of course he does it to help his wife carry out her mission. It is logical; it is undeniable; it is doing what you can to help others. It must therefore be good; and the husband who does it is the best of husbands.

Let every husband remember, therefore, that the more he needs to be saved, the harder he is to pull up out of the abyss, and the franker he is in displaying the scars, jags, wounds and wickedness of his life, the more he is helping his wife on in her noble mission. And I hope the wives will understand and encourage the idea. They can open a vast Klondike of material by looking sharp and inviting frankness.

(Great applause.)

The Toastmaster—

Gentlemen of the Association, you have elected as your President for the ensuing year a man whom you perhaps all know, or whom you will know before you get through with him, and it is customary at

this stage of the proceedings to call upon the new President to at least show himself. Inasmuch as our brother has been elected so unexpectedly to this exalted position, it is not supposed that he is prepared with any lengthy remarks, and I have assured him, therefore, that you will not expect much of him, but the Association, and especially the ladies of the Association, ought to have a chance to see him. I want to say for him in advance that he is a lusty-looking Michigander, and that he is all right in every respect. I take pleasure in introducing the President-elect, Mr. Frank H. Whitney.

(Applause.)

Mr. Frank H. Whitney—

Mr. Toastmaster, Ladies and Gentlemen: I am quite certain Mr. Smith was absent during this afternoon's session when I received the very high compliment of the unanimous nomination of those present for the office of President of this Association for the ensuing year, and attempted some remarks, else he would not have called upon me this evening for a speech. When he came to me I simply said, "Mr. Smith, I can't make a speech," but he said, "It isn't necessary for you to make a speech; this isn't your show. What I want you to do is to get up here and exhibit yourself." I said I was perfectly willing to do that. Being born an American, I can proudly state that I possess those qualities which have so lately been exhibited in our Southern seas; at least, I shall not be afraid, for while on exhibition I notice the kodak is absent, and I realize that I am surrounded with literary talent, that the ladies are present, and while I have the gallant Schley and the lovable Dewey to watch over me, why should I not feel perfectly safe? So, ladies and gentlemen, if you wish to fire at me, let her go!

Seriously speaking, I realize the great responsibilities that I have assumed. I also realize that no executive officer can successfully carry out the duties which necessarily devolve upon him without the assistance of his associates. I shall expect, therefore, my associates to render to me such assistance as lies in their power, and if they do this I can assure you, one and all, that the thirtieth anniversary, the thirtieth annual meeting of this Association, will be a success.

It is unnecessary for me to again thank you, my friends, for the very high compliment paid me this afternoon.

(Applause.)

The Toastmaster—

There is a general desire to hear from Vice-President Townley. If he is present we would like to hear from the Vice-President-elect.

(No response, Mr. Townley being absent.)

The Toastmaster—

In the way of a benediction, it is asked that Brother Visscher give

us another one of his stories, something to think about, or, perhaps, something to laugh about. Col. Visscher, will you kindly favor us?

(Applause.)

Col. Wm. L. Visscher—

Mr. Toastmaster, Ladies and Gentlemen: My greatest fear in life always is of being too numerous.

I left you down in Tennessee, and I desire to come up into Kentucky, where my distinguished friend Allison resides. I have a grudge against Allison. He at one time called me the Great North American Gargoil. I am tender-hearted, but I haven't got over that yet. I believe I will save this for a private scoring for him some day.

A little while ago, down in Kentucky, I was visiting the place that was mean enough to have raised me. It was near to the home of a gentleman who has been associated with the insurance people in this city for many years. Doubtless all of you know him. I will tell you his name a little later on. On this occasion that I speak of I was sitting by a sulphur spring, at the bottom of a gulch, with an old man who was an old man when I can first remember. He was eighty-odd at this time I speak of now, and he talked about his checkered career. I don't suppose he had ever been over a hundred miles from home in his life; but he had had a checkered career. We were discussing the subject of a long white bottle of stuff that we had gotten up the gulch about a mile and a half away—it wasn't water, although it looked like it. Down there they only use water to put under bridges and for some religious purposes. This old man said: "I want to tell you something, sah, about liquor. In my more or less checkered career, sah, of some eighty years, sah, I have learned some things about liquor, and among them is this: I have learned, sah, that one drink is enough, and two is too many, and three ain't half enough. And I have learned another thing about it, sah, and that is, sah, that drinking liquor is a business by itself. It is a jealous sort of business that don't want you to do anything else upon earth."

But this was the place where this gentleman that I spoke of was born and raised. In fact, he and I were born in the same house. His grandfather and my grandfather were cronies. His mother and my mother were inseparables when they were young. He and I have been in one school together, were in the army together, in politics together, and lots of places and such things as that that take people together. And on one occasion it became necessary for me to write some verses for a Masonic banquet where he was being honored. This man's name is George C. Gill. We used to call him, in those days, "Old Mart," because he was somewhat stubborn and resembled an animal on the farm which had that characteristic. I am going to recite those verses if you will allow me, not for the purpose of talking of him or myself, but with the hope of touching a tender chord, perhaps, somewhere

in the heart of some man somewhere near our age, who has been there himself.

If you will imagine a somewhat older man than I, if such a thing were possible, and make him talk, and talk in Kentucky dialect, that may perhaps assist you. This old fellow says:

OLD MART AN' ME.

TO COLONEL GEORGE C. GILL.

Hit's been so monstrous long ago it seems jes like a dream,
 Sence we was only chunks er boys—a rough-an'-tumble team—
 That useter dam the spring house branch an' set up flutter wheels,
 An' work so dead in arnest that we often missed our meals,
 An' sometimes fit en quarreled till we war a sight to see,
 An' frequent we got licked for that,
 Old Mart an' me.

Time come we had to go to school—some funder en a mile—
 But what we larnt, until this day, jis sorter makes me smile;
 'Twas little mo' than nuthin,' en we got it, inch by inch,
 While the teacher lammed it to us, till we had the mortal cinch
 On everything the old man knowed, plum to the rule of three,
 But frequent we got licked for that,
 Old Mart an' me.

We was raised on farms adjinin' with plenty all aroun',
 But still we'd skip off, atter dark, an' pole away to town,
 Three mile, up hill, ef 'twar a foot, an' jine the boys up there,
 To eat sardines, and smoke seegyars, an' have a sort of "tare,"
 Or rob a neighbor's million patch—for deviltry, you see,
 But frequent we got licked for that,
 Old Mart an' me.

At spellin' bees and singin' school, thar's whar we useter shine;
 We couldn't spell a little bit, ner sing so mighty fine,
 But when it come to courtin' gals an' seein' of 'em home,
 Why we was thar, an' you hear me, 'twas honey in the comb,
 Then Widder Kane got married, an' we raised a shivaree—
 But didn't we get licked for that,
 Old Mart an' me!

When finally the war broke loose, an' Mart an' me went in,
 One time we struck a scrimmage that was livelier en sin,
 We had it, back an' forrards, twict, acrost a cotton patch—
 You never see'd, in all yo' life, a hotter shootin' match—
 I got a plug clean throo my leg, an' him one in the knee,
 So we got sorter licked at that,
 Old Mart an' me.

We've had some ups and downs in life, and growin' kinder old,
With hearts as warm as ever, an' they never will get cold,
So fur as him an' me's consarned, not even over thar,
When all are called to answer at the final judgement bar,
For friendship's close to hollness, and blamed ef I can see
How we'll git hicked a bit for that,
Old Mart an' me.

(Great applause.)

The Toastmaster—

At the request of the President I desire now to close the proceedings by thanking you all for the kind attention given; and I wish also to thank those who have taken part in entertaining us so royally to-night, and to extend the thanks of the Association to the host of the house.

If all minds are free, we will now be dismissed.

And the banquet was closed.

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Aldrich H. L.,	St. Louis, Mo.,	Proprietor,	<i>Western Insurance Review.</i>
Allen E. L.,	New York City,	President,	German-American Ins. Co.
Armstrong Frank W.,	Indianapolis, Ind.,	State Agent,	Germania, N. Y.
Ashworth Wm.,	Chicago, Ill.,	General Agent,	British America Assur. Co.
Aspinwall Sterne F.,	Grand Rapids, Mich.,	President,	Grand Rapids Ins. Co.
Atwood John,	Alton, Ill.,	President,	Illinois Mutual, Ill.
Barry A. S.,	Godfrey, Ill.,	General Adjuster,	
Bassett E. J.,	Hartford, Conn.,	General Agent,	<i>Ætna, Hartford.</i>
Bennett J. B.,	Indianapolis, Ind.,	Local Board Com- missioner.	
Berne J. J.,	Chicago, Ill.,	General Adjuster,	Traders' Ins. Co.
Bissell F. R.,	Dubuque, Iowa,	State Agent,	Hartford Ins. Co.
Bissell Geo. Francis,	Chicago, Ill.,	General Agent,	Hartford Ins. Co.
Bliven Chas. E.,	Chicago, Ill.,	Manager,	American Fire, Philadelphia.
Boughton Frank S.,	Denver, Col.,	Special Agent,	Niagara, N. Y.
Burch Thos. Ross,	Chicago, Ill.,	Gen'l Agt. West- ern Dept.,	Phenix, Brooklyn.
Burt Fred. E.,	Detroit, Mich.,	Supervising Agt. and Adjuster,	Niagara, N. Y.
Chittenden W. G.,	Chicago, Ill.,	General Agent,	Mercantiles' Ins. Co., N. J.
Clarke Geo. C.,	Chicago, Ill.,	General Agent,	Boylston, Boston.
Clarke W. T.,	Des Moines, Iowa,	State Agent,	Franklin, Philadelphia.
Clifford W. E.,	Evanston, Ill.,		
Cole Aaron P.,	Indianapolis, Ind.,	State Agent,	N. Y. Underwriters Agency.
Coombe C. F. C.,	St. Louis, Mo.,	Special Agent,	British America Assur. Co.
Cook Geo. H.,	Indianapolis, Ind.,	Secretary,	Franklin Ins. Co.
Cornell W. B.,	Chicago, Ill.,	Superintendent,	N. British and Mercantile.
Cramer Adolf J.,	Milwaukee, Wis.,	Secretary,	Milwaukee Mechanics.
Crooke W. D.,	Chicago, Ill.,	Manager,	Northern Assurance, Eng.
Cunninghame A. M.,	Louisville, Ky.,	Sup't Agencies,	Queen, of England.
Dean Thos. L.,	Chicago, Ill.,	General Adjuster,	Hartford Ins. Co.
De Camp D. J.,	Schenectady, N. Y.,	Special Agent,	Liverpool & London & Globe.
Dresser Jasper M.,	Lafayette, Ind.,	Financial Agent,	National, of Hartford.
Ducat Arthur C.,	Chicago, Ill.,	Insurance Agent.	
Eggleston Seth,	Burlington, Ia.,	Adjuster,	Providence-Washington.
Engebretson Wil- helm }	Rockford, Ill.,	Special Agent,	Rockford Ins. Co.
Euler Philip, Jr.,	Evansville, Ind.,	Special Agent,	Springfield F. & M.
Forbes Wells W.,	Richmond, Ind.,	State Agent,	Ohio Farmers'.
Franklin Morris,	New York City,	Secretary,	Royal Ins. Co.
Gould Geo. D.,	Chicago, Ill.,	Adjuster,	U. S. Branch Sun Fire Office.
Hall Geo. W.,	Negaunee, Mich.,	Inspector.	Independent.
Harris J. S.,	Chicago, Ill.,	General Agent,	Metropole Ins. Co., Paris.
Hawley A. H.,	Le Roy, Ohio,	Secretary,	Ohio Farmers'.
Hersh Geo. Edward,	York, Pa.,	President,	Farmers', York, Pa.
Hewitt Edgar A.,	New York,	Editor,	<i>Insurance Chronicle.</i>
Heywood P. P.,	Chicago, Ill.,	General Agent,	Hartford Ins. Co.
Hine Chas. C.,	New York City,	Editor,	<i>The Monitor.</i>
Hosmer Frank B.,	Chicago, Ill.,	General Insurance.	
Hough Judson B.,	Maroa, Ill.,	Special Agent,	Northwestern Nat'l Ins. Co.
Howard W. I.,	Chicago, Ill.,	Special Agent,	Western Assurance Co.
Ireton Edward L.,	Chicago, Ill.,	Adjuster,	Independent.
Johnson T. W.,	Chicago, Ill.,	Special Agent,	Sun Fire Office.
Keller P. C.,	Quincy, Ill.,	Special Agent,	Phoenix Ins. Co., Hartford.
Lewis Walter E.,	Chicago, Ill.,	Adjuster,	Independent.
Lumbard S.,	Fort Wayne, Ind.,	General Adjuster,	Phenix Ins. Co., N. Y.
Maginn John W.,	St. Louis, Mo.,	State Agent,	N. Y. Underwriters' Agency.
Main Alex H.,	Madison, Wis.,	Special Agent,	German-American Ins. Co.
Marshall C. W.,	Urbana, O.,	Retired President.	
Mooney John C.,	Denver, Col.,	Special Agent,	Phenix, N. Y.
Morris Lewis R.,	Detroit, Mich.,	Manager,	Niagara Ins. Co., N. Y.
Morse Dr. Daniel,	Detroit, Mich.,	State Agent,	Home Ins. Co., N. Y.
Myers J. C.,	Detroit, Mich.,	State Agent.	Ins. Co. of North America.
Nieman A. D.,	Chicago, Ill.,	Special Agent,	Philadelphia Underwriters.
Page E. S.,	Des Moines, Iowa,	State Agent,	Orient Ins. Co.
Paige John C.,	Boston, Mass.,	Resident Manager,	Home Ins. Co., N. Y.
Pestrey Jacob,	London, Ohio,	State Agent,	City of London Fire of Eng. Fire Association, Phila.

In Memoriam—Continued.

NAME.	ADDRESS.	TITLE.	COMPANY.
Preston E. C.,	Detroit, Mich.,	Secretary,	Michigan F. & M.
Reed, J. S.,	Marion, Ohio,	(First President of	this Association.)
Rice E. F.,	Cincinnati, O.,	Adjuster,	Etna, Hartford.
Roper Geo. S.,	Rockford, Ill.,	Secretary,	Mfrs. & Merchants' Mutual.
Ruegger S. A. D.,	Chicago, Ill.,	Special Agent,	N. British & Mercantile.
Schultz Daniel,	Milwaukee, Wis.,	General Agent,	Milwaukee Mechanics'.
Schupp Simeon,	Chicago, Ill.,	General Agent,	German, Freeport, Ill.
Sewell John,	Montreal, Canada,	General Adjuster,	Royal Canadian Ins. Co.
Simonds E. A.,	Chicago Ill.,	General Agent,	Greenwich Ins. Co., N. Y.
Southwick S. H.,	Chicago, Ill.,	Adjuster,	Independent.
Spalding A. W.,	Chicago, Ill.,	General Agent,	Home Mutual, Cal.
Sweeney Anthony,	Denver, Col.,	State Agent,	American, Philadelphia.
Travis A. C.,	St. Louis, Mo.,	Manager West- ern Dept.	Firemens, Dayton.
Trumbull A. J.,	Merriam Park, Minn.	Special Agent,	Fire Association.
Underwood T.,	Chicago, Ill.,	Adjuster,	Independent.
Vance J. P.,	53 West 3d, Cincin- nati, O.	General Agent,	Hamburg-Bremen, Germany.
Van Voorhis Frank,	Chicago, Ill.,	Adjuster.	Union Ins. Co., Phila.
Vernor Benjamin,	Detroit, Mich.,	Special Agent,	Springfield F. & M.
Warner D. B.,	Chicago, Ill.,	General Agent,	Phoenix, London.
Waters A. J.,	Cleveland, Ohio,	State Agent,	Continental, N. Y.
Webber Hiram F.,	Dayton, Ohio,	Special Agent,	Connecticut Ins. Co.
Wessenberg C.,	Mobile, Ala.,	General Agent,	Mobile Underwriters'.
Whitehead J. M.,	Chicago, Ill.,	Special Agt. and Adjuster,	Imperial, England.
Whiting J. H. C.,	Philadelphia, Pa.,	Editor,	Amer. Exchange & Review.
Williams Abram,	Chicago, Ill.,	Manager,	Connecticut Fire Ins. Co.
Young Mar. V. B.,	Rochester, N. Y.,	General Agent,	Commerce Ins. Co.

HISTORICAL.

ANNUAL MEETINGS OF THE ASSOCIATION.

- 1871—DAYTON, OHIO, February 22:
C. E. BLIVEN, Chairman. R. L. DOUGLASS, Vice-President.
*J. S. REED, President. C. E. BLIVEN, Sec. and Treas.
- 1871—INDIANAPOLIS, IND., July 25 and 26:
J. S. REED, President. R. L. DOUGLASS, Vice-President.
*A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1872—DETROIT, MICH., July 17, 18 and 19:
A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1872—CHICAGO, ILL., September 18 (Special):
A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
*R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1873—MILWAUKEE, WIS., July 16 and 17:
R. J. SMITH, President. S. LUMBARD, Vice President.
C. E. BLIVEN, Sec. and Treas.
- 1874—LOUISVILLE, KY., May 20 and 21:
R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1875—CHICAGO, ILL., September 22, 23 and 24:
C. W. MARSHALL, President. J. O. WILSON, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1876—CHICAGO, ILL., September 27 and 28:
J. O. WILSON, President. B. VERNOR, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1877—CHICAGO, ILL., September 19, 20 and 21:
C. E. BLIVEN, President. P. P. HEYWOOD, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1878—CHICAGO, ILL., September 18 and 19:
I. S. BLACKWELDER, President. J. M. DRESSER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1879—CHICAGO, ILL., September 17 and 18:
GEO. W. ADAMS, President. W. B. CORNELL, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1880—CHICAGO, ILL., September 8 and 9:
A. W. SPALDING, President. A. J. WATERS, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1881—CHICAGO, ILL., September 14 and 15:
J. M. DRESSER, President. E. F. RICE, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1882—CHICAGO, ILL., September 6 and 7:
W. B. CORNELL, President. J. M. NEUBERGER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1883—CHICAGO, ILL., August 29 and 30:
JAMES M. DE CAMP, President. C. W. POTTER, Vice-President.
GEO. W. HAYES, Sec. and Treas.

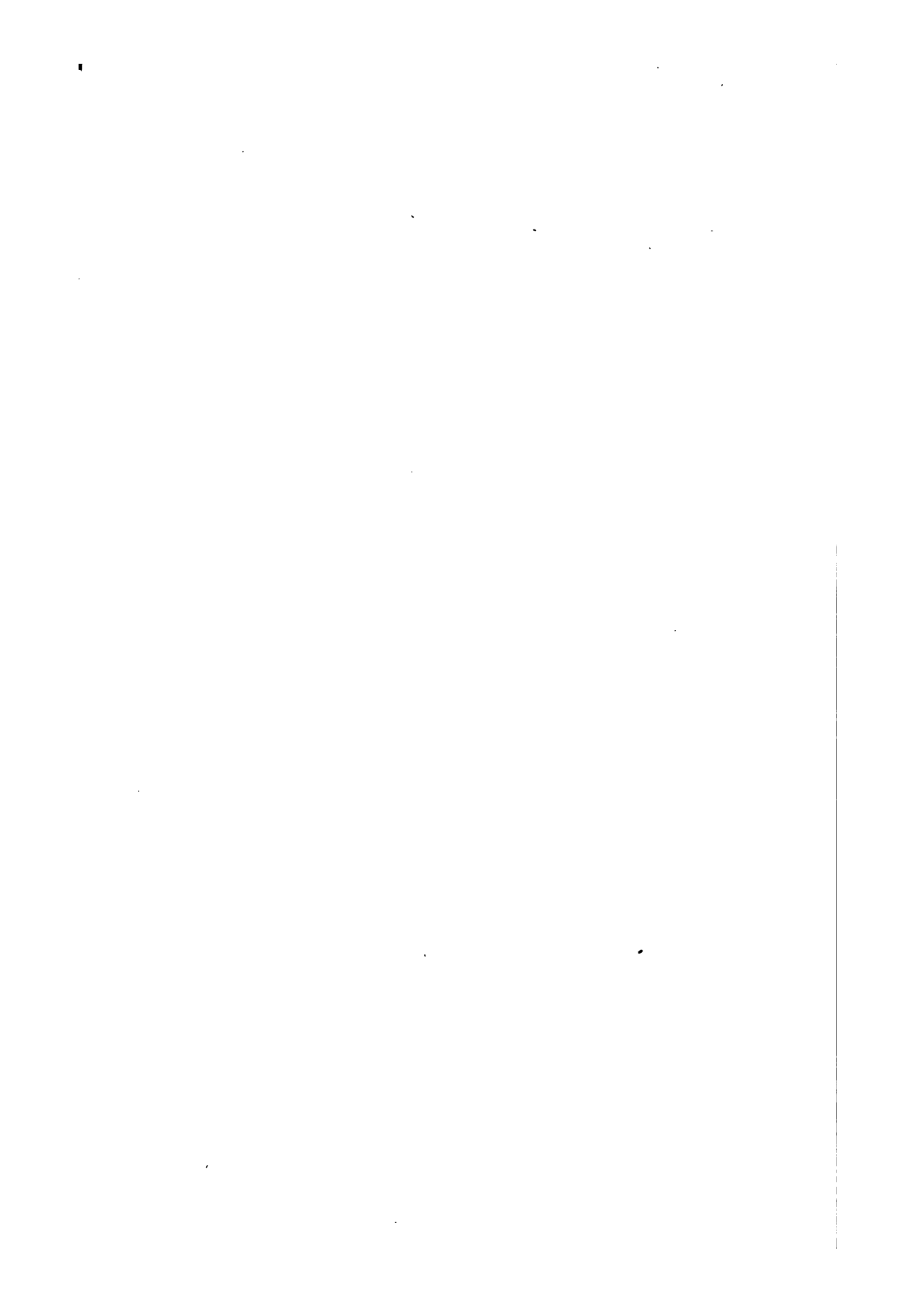
* Elected and entered upon their duties at this session.

HISTORICAL.

ANNUAL MEETINGS OF THE ASSOCIATION—Continued.

- 1884—CHICAGO, ILL., September 10 and 11:
CYRUS K. DREW, President. T. J. ZOLLARS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1885—CHICAGO, ILL., September 23 and 24:
J. L. WHITLOCK, President. T. H. SMITH, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1886—CHICAGO, ILL., September 8 and 9:
W. F. FOX, President. H. H. HOBBS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1887—CHICAGO, ILL., September 14 and 15:
ABRAM WILLIAMS, President. W. R. FREEMAN, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1888—CHICAGO, ILL., September 12 and 13:
ISAAC W. HOLMAN, President. J. C. MYERS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1889—CHICAGO, ILL., September 17 and 18:
JOHN HOWLEY, President. W. T. CLARKE, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1890—CHICAGO, ILL., September 10 and 11:
E. A. SIMONDS, President. E. V. MUNN, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1891—CHICAGO, ILL., October 7, 8 and 9:
H. C. EDDY, President. BYRON G. STARK, Vice President.
E. V. MUNN, Sec. and Treas.
- 1892—CHICAGO, ILL., September 27 and 28:
H. P. GRAY, President. W. P. HARFORD, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1893—CHICAGO, ILL., September 27 and 28:
EUGENE HARBECK, President. E. L. ALLEN, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1894—CHICAGO, ILL., September 26 and 27:
H. CLAY STUART, President. GEO. M. LOVEJOY, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1895—CHICAGO, ILL., September 25 and 26:
W. J. LITTLEJOHN, President. H. C. ALVERSON, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1896—CHICAGO, ILL., September 29 and 30:
GEO. M. LOVEJOY, President. H. T. LAMEY, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1897—CHICAGO, ILL., September 29 and 30:
GEO. H. MOORE, President. J. A. KELSEY, Treasurer.
STEPHEN E. CATE, Vice-President. E. V. MUNN, Secretary.
- 1898—CHICAGO, ILL., September 27 and 28:
JOE H. LENEHAN, President. J. A. KELSEY, Treasurer.
JOHN B. DAVIES, Vice-President. D. S. WAGNER, Secretary.
- 1899—*
FRANK H. WHITNEY, President. J. A. KELSEY, Treasurer.
W. R. TOWNLEY, Vice-President. D. S. WAGNER, Secretary.

* Place and Date to be named.



OFFICERS ELECTED
 AT THE
 TWENTY-NINTH ANNUAL MEETING
 OF THE
FIRE UNDERWRITERS' ASSOCIATION
 OF THE NORTHWEST.

FOR THE ENSUING YEAR 1898-99.

PRESIDENT.

FRANK H. WHITNEY.....DETROIT, MICH.
 Secretary Michigan F. & M. Ins. Co.

VICE-PRESIDENT.

WELLINGTON R. TOWNLEY.....ST. LOUIS, MO.
 Special Agent British America Assur. Co. and
 Western Assur. Co. of Toronto.

TREASURER.

JOSEPH A. KELSEY.....CHICAGO, ILL.
 Manager Aachen & Munich Fire Ins. Co.

SECRETARY.

D. S. WAGNER.....CHICAGO, ILL.
 Adjuster.

BOARD OF DIRECTORS.

T. W. EUSTIS, Manager Manchester Assur. Co.....CHICAGO, ILL.
 W. R. TOWNLEY, Special Agent Western Assur. Co.....ST. LOUIS, MO.
 GUST HEBGEN, State Agent German, Freeport, Ill.....MILWAUKEE, WIS.
 OTTO E. GREELY, Adjuster Phenix, Brooklyn.....MINNEAPOLIS, MINN.
 C. D. DUNLOP, Manager Providence-Washington.....CHICAGO, ILL.
 P. D. MCGREGOR, Asst. Manager Connecticut Fire.....CHICAGO, ILL.
 R. H. GARRIGUE, Manager Merchants, N. J.....CHICAGO, ILL.
 D. S. WAGNER, Adjuster.....CHICAGO, ILL.
 D. B. WELPTON, Special Agent Royal Ins. Co.....OMAHA, NEB.
 FRANK H. WHITNEY, Secretary Michigan F. & M.....DETROIT, MICH.
 J. A. KELSEY, Manager Aachen & Munich.....CHICAGO, ILL.
 W. J. WOOD, State Agt. Ins. Co. N. A. & Phil. Under.....TERRE HAUTE, IND.
 HOWARD GRESELL, Sp'l Agt. Merchants, N. J.....MINNEAPOLIS, MINN.

